

**State:** Rhode Island **Filing Company:** USAA Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2016 Med Supp Rates  
**Project Name/Number:** 2016 Med Supp Rates/Ann Rates/

## Filing at a Glance

Company:	USAA Life Insurance Company
Product Name:	2016 Med Supp Rates
State:	Rhode Island
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI:	MS08I.012 Multi-Plan 2010
Filing Type:	Rate
Date Submitted:	12/21/2015
SERFF Tr Num:	UNSA-130361258
SERFF Status:	Pending Industry Response
State Tr Num:	
State Status:	Open-Pending Actuary Review
Co Tr Num:	RI1520473
Implementation	04/01/2016
Date Requested:	
Author(s):	Brian Jenkins, Debbie Mann, Susan Markey, Rosanna Vidaurri, Colleen Riley-Floyd, Susan McMahon, Jo Ann Balderas-Kelley, Daniel Dilley, Lisa Garza, Chris Wick, Irene Perez
Reviewer(s):	Linda Johnson (primary), Sandra West, Maria Casale, Charles DeWeese
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

**State:** Rhode Island **Filing Company:** USAA Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
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## General Information

Project Name: 2016 Med Supp Rates/Ann Rates  
Project Number:  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact: 9.3%  
Deemer Date:  
Submitted By: Brian Jenkins  
Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments: Filed concurrently in Texas; filing is pending in Texas for Texas specific rates.  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 12/28/2015  
State Status Changed: 12/22/2015  
Created By: Brian Jenkins  
Corresponding Filing Tracking Number: UNSA-126278129

### Filing Description:

RE: USAA Life Insurance Company / NAIC #200-69663 / FEIN #74-1472662  
Individual Standardized Medicare Supplement  
Annual Rate Filing / Rate Adjustment for policies:  
- MSM91984ST 06-10, MSM91985ST 06-10, MSM97660RI 08-12 (2010 plans A, F, & N; currently sold)  
- LIM19799-A 1-92, LIM19799-D 1-92, LIM19799-F 1-92, LIM19799-G 1-92 (1990 plans; closed block)

In compliance with Minimum Standards for Medicare Supplement Policies, we are submitting the annual filing of our premium rates, along with rate adjustment requests, for our 2010 plans (currently sold) and our 1990 plans (closed block).

The filing includes an Actuarial Memorandum with accompanying exhibits in support of our requests.

Please refer to the Actuarial Memorandum for specific details.

## Company and Contact

### Filing Contact Information

Brian Jenkins, Compliance Analyst  
9800 Fredericksburg Road  
A-3-W, Operations Compliance  
San Antonio, TX 78288  
Brian.Jenkins@usaa.com  
210-414-9847 [Phone]  
877-430-6184 [FAX]

### Filing Company Information

USAA Life Insurance Company	CoCode: 69663	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type: Life
San Antonio, TX 78288	Group Name:	State ID Number:
(800) 531-8000 ext. [Phone]	FEIN Number: 74-1472662	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	Texas filing fee - retaliatory

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Per Company: Yes

Company	Amount	Date Processed	Transaction #
USAA Life Insurance Company	\$100.00	12/21/2015	104154814

State:	Rhode Island	Filing Company:	USAA Life Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	2016 Med Supp Rates		
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## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Awaits Company Response	Charles DeWeese	12/28/2015	12/28/2015

#### Response Letters

Responded By	Created On	Date Submitted
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#### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Associated SERFF tracking number	Note To Reviewer	Brian Jenkins	12/23/2015	12/23/2015
Request for Post-Submission Update for SERFF Form tracking number	Note To Filer	Maria Casale	12/22/2015	12/22/2015

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**State:** Rhode Island **Filing Company:** USAA Life Insurance Company  
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## Objection Letter

Objection Letter Status	Awaits Company Response
Objection Letter Date	12/28/2015
Submitted Date	12/28/2015
Respond By Date	

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Dear Brian Jenkins,

### **Introduction:**

1. The company rate information on the rate/rule page shows 553 policyholders, but the Exhibit 2 summaries in the two actuarial memoranda show 172 policies in force under the older block (A, F, D, and G) and 233 under the 2010 block (A, F and N), or a total of 405. Can you explain and/or correct as necessary?
2. You had previously had the same rates for Plan A in the open and closed blocks, but you are proposing to decrease rates by 17% in the open block only. Can you explain why you are not proposing to extend a rate decrease to the closed block Plan A insureds?
3. Similarly, you had previously had the same rates for Plan F in the open and closed blocks, and you are now proposing a 10% increase in the closed block and a 9% increase in the open block. Can you explain the difference in treatment?
4. It appears that you have provided loss ratio projections on a Rhode Island-only basis, even though the Rhode Island business is not credible. Please provide the experience projection on a national basis as well.

### **Conclusion:**

Sincerely,  
Charles DeWeese

**State:** Rhode Island**Filing Company:** USAA Life Insurance Company**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010**Product Name:** 2016 Med Supp Rates**Project Name/Number:** 2016 Med Supp Rates/Ann Rates/

## Note To Reviewer

**Created By:**

Brian Jenkins on 12/23/2015 09:01 AM

**Last Edited By:**

Brian Jenkins

**Submitted On:**

12/23/2015 09:01 AM

**Subject:**

Associated SERFF tracking number

**Comments:**

I listed the associated tracking number for the 2010 plans A and F. 2010 Plan is UNSA-128664634. 1990 Plans were approved in 1992 and have no associated SERFF tracking number.

Thank you.

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**State:** Rhode Island **Filing Company:** USAA Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** 2016 Med Supp Rates  
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## Note To Filer

**Created By:**

Maria Casale on 12/22/2015 08:53 AM

**Last Edited By:**

Maria Casale

**Submitted On:**

12/22/2015 08:53 AM

**Subject:**

Request for Post-Submission Update for SERFF Form tracking number

**Comments:**

In order to proceed with the review of this filing, please submit a post-submission update for 'Associated SERFF tracking number' for approved form associated with rate filing on the General Information tab in the field for "Corresponding Form Filing Tracking Number. Maria Casale, 401-462-9640 maria.casale@ohic.ri.gov. The office is requiring competition of this field in-coming filings to reference in review process.

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## Post Submission Update Request Processed On 12/23/2015

Status: Allowed  
Created By: Brian Jenkins  
Processed By: Maria Casale  
Comments: Allowed to update for Form tracking number

### General Information:

Field Name	Requested Change	Prior Value
Corresponding Filing Tracking Number	UNSA-126278129	



<b>State:</b>	Rhode Island	<b>Filing Company:</b>	USAA Life Insurance Company
<b>TOI/Sub-TOI:</b>	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
<b>Product Name:</b>	2016 Med Supp Rates		
<b>Project Name/Number:</b>	2016 Med Supp Rates/Ann Rates/		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Review & Approval
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	
<b>Filing Method of Last Filing:</b>	Review & Approval

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
USAA Life Insurance Company	9.300%	9.300%	\$105,220	553	\$1,231,977	10.000%	-17.000%

State: Rhode Island

Filing Company:

USAA Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: 2016 Med Supp Rates

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## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RI (1990 Plan A) Annual Filing - Rate Sheets	LIM19799-A 1-92	Revised	Previous State Filing Number: UNSA-129833970 Percent Rate Change Request:	RI (1990 Plan A) Annual Filing - Rate Sheets.pdf,
2		RI (1990 Plan D) Annual Filing - Rate Sheets	LIM19799-D 1-92	Revised	Previous State Filing Number: UNSA-129833970 Percent Rate Change Request: 10	RI (1990 Plan D) Annual Filing - Rate Sheets.pdf,
3		RI (1990 Plan F) Annual Filing - Rate Sheets	LIM19799-F 1-92	Revised	Previous State Filing Number: UNSA-129833970 Percent Rate Change Request: 10	RI (1990 Plan F) Annual Filing - Rate Sheets.pdf,
4		RI (1990 Plan G) Annual Filing - Rate Sheets	LIM19799-G 1-92	Revised	Previous State Filing Number: UNSA-129833970 Percent Rate Change Request: 10	RI (1990 Plan G) Annual Filing - Rate Sheets.pdf,
5		RI (2010 Plan A) Annual Filing - Rate Sheets	MSM91984ST 06-10	Revised	Previous State Filing Number: UNSA-129833970 Percent Rate Change Request:	RI (2010 Plan A) Annual Filing - Rate Sheets.pdf,
6		RI (2010 Plan F) Annual Filing - Rate Sheets	MSM91985ST 06-10	Revised	Previous State Filing Number: UNSA-129833970 Percent Rate Change Request: 9	RI (2010 Plan F) Annual Filing - Rate Sheets.pdf,
7		RI (2010 Plan N) Annual Filing - Rate Sheets	MSM97660RI 08-12	Revised	Previous State Filing Number: UNSA-129833970 Percent Rate Change Request: 8	RI (2010 Plan N) Annual Filing - Rate Sheets.pdf,

**USAA Life Insurance Company**  
**Current Rate Schedule**

**Rhode Island**  
**1990 Plan A (Attained Age)**  
**Policy Form(s): LIM19799-A 1-92**  
**Rates Effective 6/1/2013**

Average Annualized Premium In-Force: 2,200

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65-69	141.44	432.64	154.53	472.68
70-74	156.23	477.88	171.70	525.20
75-79	167.79	513.24	184.11	563.16
80-84	178.33	545.48	195.33	597.48
85+	189.04	578.24	207.91	635.96

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rates Effective 6/1/2013**

Average Annualized Premium In-Force: 0

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	115.77	354.12	126.31	386.36
66	115.77	354.12	126.31	386.36
67	120.36	368.16	131.41	401.96
68	124.78	381.68	136.51	417.56
69	129.88	397.28	141.95	434.20
70	134.98	412.88	147.56	451.36
71	140.76	430.56	153.34	469.04
72	146.37	447.72	159.63	488.28
73	152.32	465.92	166.09	508.04
74	156.74	479.44	170.85	522.60
75	161.33	493.48	176.46	539.76
76	166.26	508.56	181.56	555.36
77	171.02	523.12	187.00	572.00
78	176.63	540.28	192.78	589.68
79	181.73	555.88	198.56	607.36
80	187.17	572.52	204.51	625.56
81	190.74	583.44	208.42	637.52
82	194.82	595.92	212.67	650.52
83	198.73	607.88	216.92	663.52
84	202.30	618.80	221.17	676.52
85+	206.55	631.80	225.42	689.52

**USAA Life Insurance Company**  
**Proposed Rate Schedule**

**Rhode Island**

**1990 Plan A (Attained Age)**

**Policy Form(s): LIM19799-A 1-92**

**Rates Effective 4/1/2016**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed Average Annualized Premium In-Force: 2,200

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65-69	141.44	432.64	154.53	472.68
70-74	156.23	477.88	171.70	525.20
75-79	167.79	513.24	184.11	563.16
80-84	178.33	545.48	195.33	597.48
85+	189.04	578.24	207.91	635.96

**USAA Life Insurance Company**  
**Proposed Rate Schedule**

**Rhode Island**

**1990 Plan A (Attained Age)**

**Policy Form(s): LIM19799-A 1-92**

**Rates Effective 4/1/2016**

Proposed Rate Increase(s): 0.0% (Ages 65+)

Proposed Average Annualized Premium In-Force: 0

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	115.77	354.12	126.31	386.36
66	115.77	354.12	126.31	386.36
67	120.36	368.16	131.41	401.96
68	124.78	381.68	136.51	417.56
69	129.88	397.28	141.95	434.20
70	134.98	412.88	147.56	451.36
71	140.76	430.56	153.34	469.04
72	146.37	447.72	159.63	488.28
73	152.32	465.92	166.09	508.04
74	156.74	479.44	170.85	522.60
75	161.33	493.48	176.46	539.76
76	166.26	508.56	181.56	555.36
77	171.02	523.12	187.00	572.00
78	176.63	540.28	192.78	589.68
79	181.73	555.88	198.56	607.36
80	187.17	572.52	204.51	625.56
81	190.74	583.44	208.42	637.52
82	194.82	595.92	212.67	650.52
83	198.73	607.88	216.92	663.52
84	202.30	618.80	221.17	676.52
85+	206.55	631.80	225.42	689.52

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rates Effective 6/1/2013**

Average Annualized Premium In-Force: 2,380

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65-69	158.44	484.64	173.91	531.96
70-74	175.27	536.12	192.61	589.16
75-79	188.87	577.72	207.06	633.36
80-84	200.60	613.60	220.66	674.96
85+	212.50	650.00	233.58	714.48

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rates Effective 6/1/2013**

Average Annualized Premium In-Force: 0

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	129.54	396.24	142.46	435.76
66	129.54	396.24	142.46	435.76
67	134.81	412.36	148.07	452.92
68	140.25	429.00	153.68	470.08
69	145.69	445.64	159.97	489.32
70	151.81	464.36	166.26	508.56
71	157.59	482.04	173.06	529.36
72	164.22	502.32	180.20	551.20
73	170.51	521.56	187.00	572.00
74	175.78	537.68	192.95	590.20
75	180.88	553.28	198.56	607.36
76	186.15	569.40	204.68	626.08
77	192.10	587.60	210.46	643.76
78	197.54	604.24	217.09	664.04
79	203.49	622.44	223.21	682.76
80	209.61	641.16	230.18	704.08
81	213.69	653.64	234.60	717.60
82	217.94	666.64	239.19	731.64
83	222.36	680.16	244.12	746.72
84	226.61	693.16	249.05	761.80
85+	231.20	707.20	254.15	777.40



**USAA Life Insurance Company**  
**Proposed Rate Schedule**

**Rhode Island**

**1990 Plan D (Attained Age)**

**Policy Form(s): LIM19799-D 1-92**

**Rates Effective 4/1/2016**

Proposed Rate Increase(s): 10.0% (Ages 65+)

Proposed Average Annualized Premium In-Force: 2,618

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65-69	174.25	533.00	191.25	585.00
70-74	192.78	589.68	211.82	647.92
75-79	207.74	635.44	227.80	696.80
80-84	220.66	674.96	242.76	742.56
85+	233.75	715.00	256.87	785.72

# USAA Life Insurance Company

## Proposed Rate Schedule

Rhode Island

1990 Plan D (Attained Age)

Policy Form(s): LIM19799-D 1-92

Rates Effective 4/1/2016

Proposed Rate Increase(s): 10.0% (Ages 65+)

Proposed Average Annualized Premium In-Force: 0

Age	Non-Smoker		Smoker	
	Monthly APP	Quarterly	Monthly APP	Quarterly
65	142.46	435.76	156.74	479.44
66	142.46	435.76	156.74	479.44
67	148.24	453.44	162.86	498.16
68	154.36	472.16	168.98	516.88
69	160.31	490.36	175.95	538.20
70	166.94	510.64	182.92	559.52
71	173.40	530.40	190.40	582.40
72	180.71	552.76	198.22	606.32
73	187.51	573.56	205.70	629.20
74	193.29	591.24	212.33	649.48
75	198.90	608.40	218.45	668.20
76	204.85	626.60	225.08	688.48
77	211.31	646.36	231.54	708.24
78	217.26	664.56	238.85	730.60
79	223.89	684.84	245.48	750.88
80	230.52	705.12	253.13	774.28
81	235.11	719.16	258.06	789.36
82	239.70	733.20	263.16	804.96
83	244.63	748.28	268.60	821.60
84	249.22	762.32	274.04	838.24
85+	254.32	777.92	279.65	855.40

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rates Effective 6/1/2013**

Average Annualized Premium In-Force: 2,363

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65-69	165.24	505.44	182.07	556.92
70-74	182.58	558.48	200.43	613.08
75-79	196.86	602.16	215.39	658.84
80-84	208.42	637.52	228.82	699.92
85+	221.34	677.04	243.10	743.60

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rates Effective 6/1/2013**

Average Annualized Premium In-Force: 2,041

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	134.98	412.88	148.75	455.00
66	134.98	412.88	148.75	455.00
67	140.42	429.52	154.36	472.16
68	146.03	446.68	160.65	491.40
69	151.81	464.36	166.77	510.12
70	157.93	483.08	173.74	531.44
71	164.22	502.32	180.54	552.24
72	170.85	522.60	188.02	575.12
73	177.65	543.40	195.33	597.48
74	182.75	559.00	201.28	615.68
75	188.36	576.16	207.06	633.36
76	193.80	592.80	213.52	653.12
77	199.92	611.52	219.64	671.84
78	205.70	629.20	226.44	692.64
79	212.16	648.96	233.24	713.44
80	218.11	667.16	240.21	734.76
81	222.36	680.16	245.14	749.84
82	226.78	693.68	249.73	763.88
83	231.54	708.24	254.83	779.48
84	236.13	722.28	259.76	794.56
85+	240.89	736.84	265.20	811.20

**USAA Life Insurance Company**  
**Proposed Rate Schedule**

**Rhode Island**

**1990 Plan F (Attained Age)**

**Policy Form(s): LIM19799-F 1-92**

**Rates Effective 4/1/2016**

Proposed Rate Increase(s): 10.0% (Ages 65+)

Proposed Average Annualized Premium In-Force: 2,599

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65-69	181.73	555.88	200.26	612.56
70-74	200.77	614.12	220.49	674.44
75-79	216.58	662.48	236.98	724.88
80-84	229.33	701.48	251.77	770.12
85+	243.44	744.64	267.41	817.96

# USAA Life Insurance Company

## Proposed Rate Schedule

**Rhode Island**

**1990 Plan F (Attained Age)**

**Policy Form(s): LIM19799-F 1-92**

**Rates Effective 4/1/2016**

Proposed Rate Increase(s): 10.0% (Ages 65+)

Proposed Average Annualized Premium In-Force: 2,245

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	148.41	453.96	163.71	500.76
66	148.41	453.96	163.71	500.76
67	154.53	472.68	169.83	519.48
68	160.65	491.40	176.80	540.80
69	166.94	510.64	183.43	561.08
70	173.74	531.44	191.08	584.48
71	180.71	552.76	198.56	607.36
72	188.02	575.12	206.89	632.84
73	195.50	598.00	214.88	657.28
74	201.11	615.16	221.34	677.04
75	207.23	633.88	227.80	696.80
76	213.18	652.08	234.94	718.64
77	219.98	672.88	241.57	738.92
78	226.27	692.12	249.05	761.80
79	233.41	713.96	256.53	784.68
80	239.87	733.72	264.18	808.08
81	244.63	748.28	269.62	824.72
82	249.39	762.84	274.72	840.32
83	254.66	778.96	280.33	857.48
84	259.76	794.56	285.77	874.12
85+	265.03	810.68	291.72	892.32

**USAA Life Insurance Company**  
**Current Rate Schedule**

**Rhode Island**  
**1990 Plan G (Attained Age)**  
**Policy Form(s): LIM19799-G 1-92**  
**Rates Effective 6/1/2013**

Average Annualized Premium In-Force: 2,500

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65-69	165.24	505.44	182.07	556.92
70-74	182.58	558.48	200.43	613.08
75-79	196.86	602.16	215.39	658.84
80-84	208.42	637.52	228.82	699.92
85+	221.34	677.04	243.10	743.60

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rates Effective 6/1/2013**

Average Annualized Premium In-Force: 0

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	134.98	412.88	148.75	455.00
66	134.98	412.88	148.75	455.00
67	140.42	429.52	154.36	472.16
68	146.03	446.68	160.65	491.40
69	151.81	464.36	166.77	510.12
70	157.93	483.08	173.74	531.44
71	164.22	502.32	180.54	552.24
72	170.85	522.60	188.02	575.12
73	177.65	543.40	195.33	597.48
74	182.75	559.00	201.28	615.68
75	188.36	576.16	207.06	633.36
76	193.80	592.80	213.52	653.12
77	199.92	611.52	219.64	671.84
78	205.70	629.20	226.44	692.64
79	212.16	648.96	233.24	713.44
80	218.11	667.16	240.21	734.76
81	222.36	680.16	245.14	749.84
82	226.78	693.68	249.73	763.88
83	231.54	708.24	254.83	779.48
84	236.13	722.28	259.76	794.56
85+	240.89	736.84	265.20	811.20



**USAA Life Insurance Company**  
**Proposed Rate Schedule**

**Rhode Island**

**1990 Plan G (Attained Age)**

**Policy Form(s): LIM19799-G 1-92**

**Rates Effective 4/1/2016**

Proposed Rate Increase(s): 10.0% (Ages 65+)

Proposed Average Annualized Premium In-Force: 2,750

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65-69	181.73	555.88	200.26	612.56
70-74	200.77	614.12	220.49	674.44
75-79	216.58	662.48	236.98	724.88
80-84	229.33	701.48	251.77	770.12
85+	243.44	744.64	267.41	817.96

# USAA Life Insurance Company

## Proposed Rate Schedule

**Rhode Island**

**1990 Plan G (Attained Age)**

**Policy Form(s): LIM19799-G 1-92**

**Rates Effective 4/1/2016**

Proposed Rate Increase(s): 10.0% (Ages 65+)

Proposed Average Annualized Premium In-Force: 0

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	148.41	453.96	163.71	500.76
66	148.41	453.96	163.71	500.76
67	154.53	472.68	169.83	519.48
68	160.65	491.40	176.80	540.80
69	166.94	510.64	183.43	561.08
70	173.74	531.44	191.08	584.48
71	180.71	552.76	198.56	607.36
72	188.02	575.12	206.89	632.84
73	195.50	598.00	214.88	657.28
74	201.11	615.16	221.34	677.04
75	207.23	633.88	227.80	696.80
76	213.18	652.08	234.94	718.64
77	219.98	672.88	241.57	738.92
78	226.27	692.12	249.05	761.80
79	233.41	713.96	256.53	784.68
80	239.87	733.72	264.18	808.08
81	244.63	748.28	269.62	824.72
82	249.39	762.84	274.72	840.32
83	254.66	778.96	280.33	857.48
84	259.76	794.56	285.77	874.12
85+	265.03	810.68	291.72	892.32

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
2010 Plan A (Attained Age)  
Policy Form(s): MSM91984ST 06-10  
Rates Effective 6/1/2013**

Average Annualized Premium In-Force: 0

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	115.77	354.12	126.31	386.36
66	115.77	354.12	126.31	386.36
67	120.36	368.16	131.41	401.96
68	124.78	381.68	136.51	417.56
69	129.88	397.28	141.95	434.20
70	134.98	412.88	147.56	451.36
71	140.76	430.56	153.34	469.04
72	146.37	447.72	159.63	488.28
73	152.32	465.92	166.09	508.04
74	156.74	479.44	170.85	522.60
75	161.33	493.48	176.46	539.76
76	166.26	508.56	181.56	555.36
77	171.02	523.12	187.00	572.00
78	176.63	540.28	192.78	589.68
79	181.73	555.88	198.56	607.36
80	187.17	572.52	204.51	625.56
81	190.74	583.44	208.42	637.52
82	194.82	595.92	212.67	650.52
83	198.73	607.88	216.92	663.52
84	202.30	618.80	221.17	676.52
85+	206.55	631.80	225.42	689.52

# USAA Life Insurance Company

## Proposed Rate Schedule

**Rhode Island**

**2010 Plan A (Attained Age)**

**Policy Form(s): MSM91984ST 06-10**

**Rates Effective 4/1/2016**

Proposed Rate Increase(s): -17.0% (Ages 65+)

Proposed Average Annualized Premium In-Force: 0

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	96.05	293.80	104.89	320.84
66	96.05	293.80	104.89	320.84
67	99.96	305.76	109.14	333.84
68	103.53	316.68	113.22	346.32
69	107.78	329.68	117.81	360.36
70	112.03	342.68	122.40	374.40
71	116.79	357.24	127.33	389.48
72	121.55	371.80	132.43	405.08
73	126.48	386.88	137.87	421.72
74	130.05	397.80	141.78	433.68
75	133.96	409.76	146.54	448.24
76	138.04	422.24	150.62	460.72
77	141.95	434.20	155.21	474.76
78	146.54	448.24	159.97	489.32
79	150.79	461.24	164.73	503.88
80	155.38	475.28	169.66	518.96
81	158.27	484.12	173.06	529.36
82	161.67	494.52	176.46	539.76
83	164.90	504.40	180.03	550.68
84	167.96	513.76	183.60	561.60
85+	171.36	524.16	187.17	572.52

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
2010 Plan F (Attained Age)  
Policy Form(s): MSM91985ST 06-10  
Rates Effective 6/1/2013**

Average Annualized Premium In-Force: 1,899

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	134.98	412.88	148.75	455.00
66	134.98	412.88	148.75	455.00
67	140.42	429.52	154.36	472.16
68	146.03	446.68	160.65	491.40
69	151.81	464.36	166.77	510.12
70	157.93	483.08	173.74	531.44
71	164.22	502.32	180.54	552.24
72	170.85	522.60	188.02	575.12
73	177.65	543.40	195.33	597.48
74	182.75	559.00	201.28	615.68
75	188.36	576.16	207.06	633.36
76	193.80	592.80	213.52	653.12
77	199.92	611.52	219.64	671.84
78	205.70	629.20	226.44	692.64
79	212.16	648.96	233.24	713.44
80	218.11	667.16	240.21	734.76
81	222.36	680.16	245.14	749.84
82	226.78	693.68	249.73	763.88
83	231.54	708.24	254.83	779.48
84	236.13	722.28	259.76	794.56
85+	240.89	736.84	265.20	811.20

# USAA Life Insurance Company

## Proposed Rate Schedule

**Rhode Island**

**2010 Plan F (Attained Age)**

**Policy Form(s): MSM91985ST 06-10**

**Rates Effective 4/1/2016**

Proposed Rate Increase(s): 9.0% (Ages 65+)

Proposed Average Annualized Premium In-Force: 2,070

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	147.05	449.80	162.18	496.08
66	147.05	449.80	162.18	496.08
67	153.00	468.00	168.30	514.80
68	159.12	486.72	175.10	535.60
69	165.41	505.96	181.73	555.88
70	172.21	526.76	189.38	579.28
71	179.01	547.56	196.86	602.16
72	186.15	569.40	205.02	627.12
73	193.63	592.28	212.84	651.04
74	199.24	609.44	219.47	671.32
75	205.36	628.16	225.76	690.56
76	211.31	646.36	232.73	711.88
77	217.94	666.64	239.36	732.16
78	224.23	685.88	246.84	755.04
79	231.20	707.20	254.15	777.40
80	237.66	726.96	261.80	800.80
81	242.42	741.52	267.24	817.44
82	247.18	756.08	272.17	832.52
83	252.45	772.20	277.78	849.68
84	257.38	787.28	283.22	866.32
85+	262.65	803.40	289.00	884.00

**USAA Life Insurance Company  
Current Rate Schedule**

**Rhode Island  
2010 Plan N (Attained Age)  
Policy Form(s): MSM97660RI 08-12  
Rates Effective 4/19/2013**

Average Annualized Premium In-Force: 1,381

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	101.32	309.92	111.69	341.64
66	101.32	309.92	111.69	341.64
67	105.40	322.40	115.94	354.64
68	109.65	335.40	120.53	368.68
69	113.90	348.40	125.29	383.24
70	118.49	362.44	130.39	398.84
71	123.25	377.00	135.49	414.44
72	128.35	392.60	141.10	431.60
73	133.28	407.68	146.71	448.76
74	137.19	419.64	151.13	462.28
75	141.44	432.64	155.55	475.80
76	145.52	445.12	160.31	490.36
77	149.94	458.64	164.90	504.40
78	154.36	472.16	170.00	520.00
79	159.29	487.24	175.10	535.60
80	163.71	500.76	180.20	551.20
81	166.94	510.64	183.94	562.64
82	170.34	521.04	187.51	573.56
83	173.91	531.96	191.25	585.00
84	177.14	541.84	194.99	596.44
85+	180.71	552.76	199.07	608.92

**USAA Life Insurance Company**  
**Proposed Rate Schedule**

**Rhode Island**

**2010 Plan N (Attained Age)**

**Policy Form(s): MSM97660RI 08-12**

**Rates Effective 4/1/2016**

Proposed Rate Increase(s): 8.0% (Ages 65+)

Proposed Average Annualized Premium In-Force: 1,491

<b>Age</b>	<b>Non-Smoker</b>		<b>Smoker</b>	
	<b>Monthly APP</b>	<b>Quarterly</b>	<b>Monthly APP</b>	<b>Quarterly</b>
65	109.48	334.88	120.70	369.20
66	109.48	334.88	120.70	369.20
67	113.90	348.40	125.29	383.24
68	118.49	362.44	130.22	398.32
69	123.08	376.48	135.32	413.92
70	128.01	391.56	140.76	430.56
71	133.11	407.16	146.37	447.72
72	138.55	423.80	152.32	465.92
73	143.99	440.44	158.44	484.64
74	148.24	453.44	163.20	499.20
75	152.83	467.48	167.96	513.76
76	157.08	480.48	173.06	529.36
77	162.01	495.56	178.16	544.96
78	166.77	510.12	183.60	561.60
79	172.04	526.24	189.04	578.24
80	176.80	540.80	194.65	595.40
81	180.37	551.72	198.73	607.88
82	183.94	562.64	202.47	619.32
83	187.85	574.60	206.55	631.80
84	191.25	585.00	210.63	644.28
85+	195.16	596.96	215.05	657.80



<b>State:</b>	Rhode Island	<b>Filing Company:</b>	USAA Life Insurance Company
<b>TOI/Sub-TOI:</b>	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
<b>Product Name:</b>	2016 Med Supp Rates		
<b>Project Name/Number:</b>	2016 Med Supp Rates/Ann Rates/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A&H Experience
<b>Comments:</b>	Experience is shown in Exhibit 3 of the Actuarial Memorandum.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification - Life & A&H
<b>Comments:</b>	
<b>Attachment(s):</b>	RI Actuarial Certification (1990 Plans ADFG).pdf RI Actuarial Certification (2010 Plans AFN).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum - A&H Rate Revision Filing
<b>Comments:</b>	
<b>Attachment(s):</b>	RI (1990 Plans ADFG) Annual Filing - Memo.pdf RI (2010 Plans AFN) Annual Filing - Memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	*Medicare Supplement-Individual
<b>Bypass Reason:</b>	Not applicable this is a rate filing only and filing for the Calculation of Benchmark Ratio is filed separately by May 31 st each year.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Premium Rate Sheets - Life & A&H
<b>Comments:</b>	Rate sheets are attached on the Rate/Rule Schedule.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



## RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: USAA Life Insurance Company

Submission:

Rate filing for policy forms LIM19799-A 1-92, LIM19799-D 1-92, LIM19799-F 1-92, and LIM19799-G 1-92 (no longer sold).

I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory, or unreasonable in relation to benefits.

Signature of qualified actuary: Christopher J. Pailes

Name (typed or printed): Christopher J. Pailes, ASA, CERA, MAAA

Title or business affiliation: Associate Life Actuary

Date: 12/7/2015

A thorough review of the law, bulletins, and the Rating Compliance Guidelines should be made prior to signing this certification.



## RHODE ISLAND ACTUARIAL CERTIFICATION

Carrier: USAA Life Insurance Company

Submission:

Rate filing for policy forms MSM91984ST 06-10, MSM91985ST 06-10, and  
MSM97660RI 08-12 (currently sold).

I hereby certify that to the best of my knowledge and belief, the above submission conforms to generally accepted actuarial principles, standards and guidelines, that the reserves, including a test of deficiency reserves, and non-forfeiture benefits, if applicable, comply with all statutes, rules and regulations of the state of Rhode Island, and that premiums, if any, are not inadequate, excessive, unfairly discriminatory, or unreasonable in relation to benefits.

Signature of qualified actuary: Christopher J. Pailes

Name (typed or printed): Christopher J. Pailes, ASA, CERA, MAAA

Title or business affiliation: Associate Life Actuary

Date: 12/7/2015

A thorough review of the law, bulletins, and the Rating Compliance Guidelines should be made prior to signing this certification.

## USAA Life Insurance Company

### Actuarial Memorandum

Rhode Island - 1990 Plans

#### Purpose and Scope of Filing

The purpose of this filing is to demonstrate loss ratio compliance and to request approval for the proposed rate revisions. This rate filing is not intended to be used for other purposes.

The requested rate revisions shown below are proposed in order to meet the minimum loss ratio requirements of the state as well as to achieve USAA's target loss ratio.

1990 Plan A: 0.0% (Ages 65+)  
1990 Plan D: 10.0% (Ages 65+)  
1990 Plan F: 10.0% (Ages 65+)  
1990 Plan G: 10.0% (Ages 65+)

#### General Description of Policy and Benefits

Issuer Name USAA Life Insurance Company

Form Number(s) The following are addressed by this filing:

1990 Plan A: LIM19799-A 1-92  
1990 Plan D: LIM19799-D 1-92  
1990 Plan F: LIM19799-F 1-92  
1990 Plan G: LIM19799-G 1-92

Policy Type Standardized Individual Medicare Supplement

Benefit Description These policy forms contain the NAIC prescribed standardized benefit packages with no new or innovative benefits.

Renewal Provision These policy forms are guaranteed renewable for life, subject to the Company's right to change premiums by class.

Marketing Method Active policy forms are marketed using captive, salaried and licensed agents who interact with consumers primarily by telephone, mail or internet. Our agents are dedicated salaried employees who do not receive any commission.

Open or Closed Block? This is a closed block.

Underwriting Method The majority of policies sold do not undergo underwriting for one of the following reasons:

- Policies sold within six months of a beneficiary enrolling in Medicare Part B are not subject to underwriting.
- Policies sold to beneficiaries who are eligible under guarantee issue regulations are not underwritten.
- Policies issued to disabled lives under the age of 65 during open enrollment period or eligible under guarantee issue regulations are not underwritten if the state requires coverage of these lives.

This policy uses limited underwriting when none of the conditions stated above apply. All underwriting questions require a yes/no response.

All applicants are allocated to the smoker or non-smoker class dependent upon their answer to the application's smoking question.

## USAA Life Insurance Company

### Pre-Existing Condition Exclusion

The Medicare Supplement policies we offer do not contain nor do we apply any pre-existing condition limitations/exclusions.

### Issue-Age Limits

Over age 64

### Premium Basis

Premiums vary based upon smoking status as well as attained age.

## **Methodology and Assumptions Used to Determine Rates**

### General Method

Using the assumptions discussed below, 30 year projections of earned premiums and incurred claims were developed and used to determine the expected future loss ratio, lifetime loss ratio, and third year durational loss ratio. Rates were set such that each of these loss ratios satisfy the minimum requirements of your state, unless noted otherwise.

### Provision for Trend

- The claim trend assumption was developed by taking the ratio of incurred claim costs PMPM for a recent 12 month period to incurred claim costs PMPM for the 12 month period ending 12 months earlier (the incurred claim costs for the most recent 24 months include an estimate for IBNR). Because the Part B deductible has not changed since 2013, the trend assumption was adjusted for the 2016 Part B deductible change and expected increases thereafter. The resulting assumption:

	2016	2017+
Plans A, B, D, G, N	2.6%	2.6%
Plans C, F	3.6%	3.0%

- The premium trend assumption is set equal to the claim trend assumption for 2017+. For 2016, the premium trend is set to zero and is instead reflected in the proposed rate changes.

### Provision for Aging

- Claim aging is incorporated using the claim aging implied under the internally developed manual claim cost assumption, as described in the 'Morbidity Assumption' section below.
- Premium aging is based upon the current premium schedule.

### Provision for Wear-Off of Selection

No selection wear-off is assumed.

### Future Rate Revisions

The proposed rate changes are assumed to be implemented 4/1/2016.

### Commissions

None. USAA does not pay any commissions. All sales are made through dedicated salaried employees.

### Lapse Rate Assumption

The experience for the period from 2005 to 2014 was analyzed to develop the combined lapse and mortality assumption. The combined lapse and mortality assumption is based on attained age and it is shown in the table below.

Attained Age	Combined Lapse and Mortality
0 - 64	6.75%
65 - 69	4.45%
70 - 74	4.70%
75 - 79	5.30%
80 - 84	7.50%
85 - 89	11.55%
90 - 100	19.30%
101 - 109	46.85%
110	100.00%

## USAA Life Insurance Company

### Morbidity Assumption

Manual claim costs by gender and attained age were determined based on nationwide claims experience from 2014.

A credibility weighted location factor by state is used in combination with the manual claim cost to determine the manual rate by state.

To determine the projection basis, the actual experience from the past 12 months is credibility weighted against the manual rate by state.

The credibility method used is the same as the CMS suggested credibility method for Medicare Advantage.

Z: Credibility applied to historical experience

$N_p$ : Member months of historical experience available

$N_F$ : Member months of historical experience needed for full credibility (24,000)

$$Z = \begin{cases} 0\% , & N_p \leq 0.20^2 * N_F \\ \sqrt{N_p/N_F} , & 0.20^2 * N_F < N_p < 0.90^2 * N_F \\ 100\% , & N_p \geq 0.90^2 * N_F \end{cases}$$

### Interest Rate Assumption

The interest rate used for purposes of computing present values is 3.5%.

### Pre-Funding

Pre-funding is not applicable for attained age rates.

## Rates and Rating Factors

### Rating Factors

Rates are 10% higher for members that indicate on the application that they smoke.

### Current Rates

The current rates and average annualized premium in-force are shown in the attached current rate schedule.

### Proposed Rates

The proposed rates and corresponding average annualized premium in-force are shown in the attached proposed rate schedule.

### Rate Change History

Rate changes implemented during the last five years are shown in Exhibit 1.

## In-Force Counts Since Inception

Life years exposed by calendar year and plan for both Rhode Island and nationwide through 9/30/2015 are shown in Exhibit 2.

## Historical Incurred Claims and Earned Premium

Historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 9/30/2015 are shown in Exhibit 3. Incurred claims for the most recent 24 months include an estimate for IBNR.

## USAA Life Insurance Company

### Loss Ratio Projection

#### Definition of Loss Ratio

The loss ratio is calculated as incurred claims divided by earned premiums.

- Incurred claims include only paid claims and liabilities for unpaid claims.
- Earned premiums include modal loadings.
- Active life reserves are excluded from the calculation.

#### Current Target Lifetime Loss Ratio

77%

#### Minimum Required Loss Ratio

65% (3rd Year, Future, and Lifetime)

#### Base Period

Actual experience for Rhode Island is from the 12 month period 10/1/2014 to 9/30/2015. The manual rate is based upon nationwide experience for 1/1/2014 to 12/31/2014 trended forward to the same period as the actual experience.

#### Projection Period Start Date

10/1/2015

#### Experience Basis

State and national data was used to develop the projections. Incurred claims for the most recent 24 months include an estimate for IBNR.

#### Methods and Assumptions

The method and assumptions used to develop the loss ratio projections are the same as those used to determine rates.

#### Projections

The resulting loss ratio projections can be found in Exhibit 4.

## USAA Life Insurance Company

### Loss Ratio Demonstration

#### Loss Ratio Tests

	Projected Loss Ratios			Exceeds 65% Minimum?		
	3rd Year	Future	Lifetime	3rd Year	Future	Lifetime
1990 Plan A	N/A	72.9%	66.7%	N/A	Y	Y
1990 Plan D	N/A	85.4%	68.9%	N/A	Y	Y
1990 Plan F	N/A	80.4%	77.2%	N/A	Y	Y
1990 Plan G	N/A	82.4%	76.4%	N/A	Y	Y

#### Comments

All plans comply with the requirement to meet or exceed the minimum loss ratio of 65%.



## USAA Life Insurance Company

### Actuarial Certification

I, Christopher Pailles, am Associate Life Actuary for USAA Life Insurance Company. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I hereby certify that, to the best of my knowledge and judgment, the following items are true with respect to the filing:

- The assumptions present my best judgment as to the expected value for each assumption and are consistent with USAA's business plan at the time of the filing.
- Unless noted in the Actuarial Memorandum, the anticipated lifetime loss ratio, future loss ratios, and third-year loss ratio all exceed the applicable ratio.
- The filed rates maintain the proper relationship between policies that had different rating methodologies.
- The filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board.
- The filing is in compliance with applicable laws and regulations in the state.
- The rates are reasonable in relationship to the benefits, adequate, and equitable.



\_\_\_\_\_  
Christopher J. Pailles, ASA, CERA, MAAA  
Associate Life Actuary  
USAA Life Insurance Company  
9800 Fredericksburg Rd, San Antonio, TX 78288  
210-498-5542

\_\_\_\_\_  
12/7/2015

Date

**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rate Change Percentages for Prior 5 Years**

<u>Age</u>	<u>2011 Rate Changes</u>			<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>
65-69	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
70-74	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
75-79	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
80-84	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
85+	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan A (Attained Age)  
Policy Form(s): LIM19799-A 1-92  
Rate Change Percentages for Prior 5 Years**

Age	<u>2011 Rate Changes</u>			<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date
65	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
66	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
67	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
68	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
69	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
70	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
71	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
72	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
73	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
74	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
75	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
76	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
77	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
78	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
79	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
80	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
81	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
82	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
83	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
84	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
85+	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rate Change Percentages for Prior 5 Years**

<u>Age</u>	<u>2011 Rate Changes</u>			<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>
65-69	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
70-74	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
75-79	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
80-84	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
85+	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan D (Attained Age)  
Policy Form(s): LIM19799-D 1-92  
Rate Change Percentages for Prior 5 Years**

<b>Age</b>	<b><u>2011 Rate Changes</u></b>			<b><u>2012 Rate Changes</u></b>			<b><u>2013 Rate Changes</u></b>			<b><u>2014 Rate Changes</u></b>			<b><u>2015 Rate Changes</u></b>		
	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>
65	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
66	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
67	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
68	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
69	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
70	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
71	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
72	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
73	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
74	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
75	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
76	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
77	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
78	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
79	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
80	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
81	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
82	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
83	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
84	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
85+	0.0%	0.0%	-	4.5%	4.5%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rate Change Percentages for Prior 5 Years**

<u>Age</u>	<u>2011 Rate Changes</u>			<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>
65-69	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
70-74	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
75-79	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
80-84	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
85+	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan F (Attained Age)  
Policy Form(s): LIM19799-F 1-92  
Rate Change Percentages for Prior 5 Years**

Age	<u>2011 Rate Changes</u>			<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>		
	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date	Non-Smoker	Smoker	Effective Date
65	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
66	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
67	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
68	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
69	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
70	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
71	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
72	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
73	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
74	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
75	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
76	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
77	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
78	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
79	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
80	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
81	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
82	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
83	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
84	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
85+	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rate Change Percentages for Prior 5 Years**

<u>Age</u>	<u>2011 Rate Changes</u>			<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>
65-69	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
70-74	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
75-79	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
80-84	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
85+	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-



**Exhibit 1  
Rate Change History**

**Rhode Island  
1990 Plan G (Attained Age)  
Policy Form(s): LIM19799-G 1-92  
Rate Change Percentages for Prior 5 Years**

<b>Age</b>	<b><u>2011 Rate Changes</u></b>			<b><u>2012 Rate Changes</u></b>			<b><u>2013 Rate Changes</u></b>			<b><u>2014 Rate Changes</u></b>			<b><u>2015 Rate Changes</u></b>		
	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>
65	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
66	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
67	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
68	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
69	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
70	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
71	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
72	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
73	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
74	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
75	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
76	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
77	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
78	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
79	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
80	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
81	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
82	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
83	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
84	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
85+	2.2%	2.2%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-

## Exhibit 2 - Life Years Exposed through 9/30/2015

Rhode Island - 1990 Plans

Calendar <u>Year</u>	Rhode Island				Nationwide			
	<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan A</u>	<u>Plan D</u>	<u>Plan F</u>	<u>Plan G</u>
1992	0	0	0	0	116	144	0	547
1993	1	2	0	7	617	1,095	84	3,870
1994	2	5	0	18	1,139	2,039	1,610	5,621
1995	5	5	5	20	1,566	2,767	3,756	6,189
1996	5	6	12	19	1,985	3,761	6,698	6,826
1997	7	11	17	18	2,486	4,814	10,485	7,555
1998	9	16	34	21	3,102	6,306	16,873	7,887
1999	9	21	49	21	3,925	8,593	27,039	8,866
2000	9	39	109	33	4,885	11,565	43,279	11,239
2001	11	43	134	61	6,536	13,005	57,347	24,345
2002	9	30	103	32	3,788	9,448	45,701	15,314
2003	7	24	95	30	3,693	9,233	41,844	13,762
2004	7	23	90	28	3,634	8,936	39,120	11,967
2005	8	24	97	30	3,496	8,704	39,056	11,229
2006	7	24	126	32	3,179	8,198	40,471	10,157
2007	7	23	160	30	2,870	7,717	41,657	9,171
2008	7	23	180	29	2,657	7,296	43,873	8,394
2009	5	20	204	28	2,457	6,916	47,337	7,638
2010	5	19	232	27	2,262	6,601	52,562	6,926
2011	5	17	224	25	2,005	6,022	49,677	6,111
2012	5	16	218	23	1,741	5,543	46,566	5,437
2013	5	16	211	22	1,570	5,109	44,064	4,877
2014	5	15	201	22	1,383	4,673	41,618	4,312
2015	4	11	141	16	931	3,271	29,775	2,911

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1993	1	515	0	0.0%
1993	2	106	0	0.0%
1993	Total	621	0	0.0%
1994	1	521	231	44.3%
1994	2	367	196	53.4%
1994	3	79	31	39.2%
1994	Total	967	458	47.4%
1995	1	907	27	3.0%
1995	2	793	28	3.5%
1995	3	594	21	3.5%
1995	4	130	5	3.8%
1995	Total	2,424	81	3.3%
1996	1	841	238	28.3%
1996	2	628	248	39.5%
1996	3	607	268	44.2%
1996	4	466	217	46.6%
1996	5	107	35	32.7%
1996	Total	2,649	1,006	38.0%
1997	1	1,000	3,048	304.8%
1997	2	681	1,782	261.7%
1997	3	561	1,627	290.0%
1997	4	540	1,585	293.5%
1997	5	433	1,504	347.3%
1997	6	98	287	292.9%
1997	Total	3,313	9,833	296.8%
1998	1	1,137	829	72.9%
1998	2	774	619	80.0%
1998	3	575	384	66.8%
1998	4	466	330	70.8%
1998	5	453	359	79.2%
1998	6	392	315	80.4%
1998	7	88	47	53.4%
1998	Total	3,885	2,883	74.2%
1999	1	1,245	542	43.5%
1999	2	907	484	53.4%
1999	3	677	360	53.2%
1999	4	503	224	44.5%
1999	5	417	215	51.6%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1999	6	424	215	50.7%
1999	7	370	190	51.4%
1999	8	75	31	41.3%
1999	Total	4,618	2,261	49.0%
2000	1	1,378	5,263	381.9%
2000	2	929	4,331	466.2%
2000	3	785	3,634	462.9%
2000	4	584	2,486	425.7%
2000	5	451	1,781	394.9%
2000	6	396	1,681	424.5%
2000	7	384	1,547	402.9%
2000	8	318	1,280	402.5%
2000	9	67	339	506.0%
2000	Total	5,292	22,342	422.2%
2001	1	1,324	877	66.2%
2001	2	520	130	25.0%
2001	3	0	0	0.0%
2001	4	1,900	680	35.8%
2001	5	479	13	2.7%
2001	6	397	0	0.0%
2001	7	347	1,116	321.6%
2001	8	1,318	1,664	126.3%
2001	9	707	0	0.0%
2001	Total	6,992	4,480	64.1%
2002	2	2,391	3,389	141.7%
2002	3	0	0	0.0%
2002	4	0	0	0.0%
2002	5	2,489	1,214	48.8%
2002	6	0	0	0.0%
2002	7	0	0	0.0%
2002	8	0	0	0.0%
2002	9	1,465	1,297	88.5%
2002	10	911	135	14.8%
2002	Total	7,256	6,035	83.2%
2003	3	2,633	1,971	74.9%
2003	4	0	0	0.0%
2003	5	0	0	0.0%
2003	6	3,973	767	19.3%
2003	7	0	0	0.0%
2003	8	0	0	0.0%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2003	9	0	0	0.0%
2003	10	1,195	102	8.5%
2003	11	1,303	56	4.3%
2003	Total	9,104	2,896	31.8%
2004	4	2,268	572	25.2%
2004	5	0	0	0.0%
2004	6	0	0	0.0%
2004	7	3,128	1,425	45.6%
2004	8	0	0	0.0%
2004	9	0	0	0.0%
2004	10	0	0	0.0%
2004	11	1,275	154	12.1%
2004	12	1,028	0	0.0%
2004	Total	7,699	2,151	27.9%
2005	1	834	3,605	432.3%
2005	2	0	0	0.0%
2005	3	0	0	0.0%
2005	4	0	0	0.0%
2005	5	2,270	477	21.0%
2005	6	0	0	0.0%
2005	7	0	0	0.0%
2005	8	3,874	1,785	46.1%
2005	9	0	0	0.0%
2005	10	0	0	0.0%
2005	11	0	372	0.0%
2005	12	1,300	0	0.0%
2005	13	1,715	8	0.5%
2005	Total	9,993	6,247	62.5%
2006	1	315	0	0.0%
2006	2	0	2,190	0.0%
2006	3	0	0	0.0%
2006	4	0	0	0.0%
2006	5	941	0	0.0%
2006	6	1,377	1,214	88.2%
2006	7	0	0	0.0%
2006	8	1,259	0	0.0%
2006	9	2,599	432	16.6%
2006	10	0	0	0.0%
2006	11	0	0	0.0%
2006	12	1,141	0	0.0%
2006	13	909	482	53.0%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2006	14	683	63	9.2%
2006	Total	9,224	4,381	47.5%
2007	6	1,000	0	0.0%
2007	7	1,526	555	36.4%
2007	8	0	0	0.0%
2007	9	1,259	0	0.0%
2007	10	2,696	1,072	39.8%
2007	11	0	0	0.0%
2007	12	0	0	0.0%
2007	13	1,165	0	0.0%
2007	14	925	550	59.5%
2007	15	707	71	10.0%
2007	Total	9,277	2,248	24.2%
2008	7	1,112	0	0.0%
2008	8	1,624	1,325	81.6%
2008	9	0	0	0.0%
2008	10	1,347	0	0.0%
2008	11	2,885	1,213	42.0%
2008	12	0	0	0.0%
2008	13	0	0	0.0%
2008	14	1,239	0	0.0%
2008	15	984	89	9.0%
2008	16	816	92	11.3%
2008	Total	10,006	2,719	27.2%
2009	8	124	0	0.0%
2009	9	0	171	0.0%
2009	10	0	0	0.0%
2009	11	1,415	0	0.0%
2009	12	3,142	4,253	135.4%
2009	13	0	0	0.0%
2009	14	0	0	0.0%
2009	15	1,301	0	0.0%
2009	16	1,083	340	31.4%
2009	17	858	82	9.6%
2009	Total	7,923	4,846	61.2%
2010	12	1,618	390	24.1%
2010	13	3,485	1,061	30.5%
2010	14	0	0	0.0%
2010	15	0	0	0.0%
2010	16	1,407	1,017	72.3%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2010	17	1,163	21	1.8%
2010	18	922	185	20.0%
2010	Total	8,594	2,674	31.1%
2011	13	1,731	1,834	106.0%
2011	14	3,804	1,132	29.8%
2011	15	0	0	0.0%
2011	16	0	0	0.0%
2011	17	1,586	39	2.5%
2011	18	1,257	104	8.3%
2011	19	1,015	1,066	105.0%
2011	Total	9,393	4,176	44.5%
2012	14	1,893	308	16.3%
2012	15	3,972	1,286	32.4%
2012	16	0	0	0.0%
2012	17	0	0	0.0%
2012	18	1,710	63	3.7%
2012	19	1,360	389	28.6%
2012	20	1,045	612	58.6%
2012	Total	9,981	2,658	26.6%
2013	15	1,953	1,125	57.6%
2013	16	4,136	1,637	39.6%
2013	17	0	0	0.0%
2013	18	0	0	0.0%
2013	19	1,768	49	2.8%
2013	20	1,405	251	17.9%
2013	21	1,156	277	24.0%
2013	Total	10,418	3,340	32.1%
2014	16	2,033	1,761	86.6%
2014	17	4,301	986	22.9%
2014	18	0	0	0.0%
2014	19	0	0	0.0%
2014	20	1,822	124	6.8%
2014	21	1,513	497	32.9%
2014	22	1,156	278	24.0%
2014	Total	10,825	3,646	33.7%
2015	17	2,140	902	42.2%
2015	18	2,771	196	7.1%
2015	19	0	0	0.0%
2015	20	0	0	0.0%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2015	21	1,605	250	15.6%
2015	22	1,156	342	29.6%
2015	23	578	0	0.0%
2015	Total	8,251	1,691	20.5%



**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1992	1	219	0	0.0%
1992	Total	219	0	0.0%
1993	1	1,297	1,145	88.3%
1993	2	192	196	102.1%
1993	Total	1,489	1,341	90.1%
1994	1	2,007	440	21.9%
1994	2	1,550	438	28.3%
1994	3	248	62	25.0%
1994	Total	3,805	940	24.7%
1995	1	1,330	34	2.6%
1995	2	1,297	40	3.1%
1995	3	1,068	33	3.1%
1995	4	176	5	2.8%
1995	Total	3,871	112	2.9%
1996	1	1,513	738	48.8%
1996	2	994	602	60.6%
1996	3	1,021	652	63.9%
1996	4	864	619	71.6%
1996	5	145	111	76.6%
1996	Total	4,537	2,722	60.0%
1997	1	2,815	1,629	57.9%
1997	2	1,828	1,401	76.6%
1997	3	1,396	984	70.5%
1997	4	1,427	1,091	76.5%
1997	5	1,202	922	76.7%
1997	6	196	136	69.4%
1997	Total	8,864	6,163	69.5%
1998	1	4,022	1,144	28.4%
1998	2	2,577	880	34.1%
1998	3	1,892	747	39.5%
1998	4	1,443	574	39.8%
1998	5	1,468	591	40.3%
1998	6	1,249	534	42.8%
1998	7	210	87	41.4%
1998	Total	12,861	4,557	35.4%
1999	1	5,993	7,409	123.6%
1999	2	3,827	5,502	143.8%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1999	3	2,682	3,887	144.9%
1999	4	1,955	3,126	159.9%
1999	5	1,584	2,346	148.1%
1999	6	1,630	2,340	143.6%
1999	7	1,385	2,403	173.5%
1999	8	233	297	127.5%
1999	Total	19,289	27,310	141.6%
2000	1	11,814	10,457	88.5%
2000	2	6,687	8,034	120.1%
2000	3	5,181	5,195	100.3%
2000	4	3,699	3,627	98.1%
2000	5	2,788	2,963	106.3%
2000	6	2,388	2,177	91.2%
2000	7	2,378	2,372	99.7%
2000	8	1,870	1,895	101.3%
2000	9	296	232	78.4%
2000	Total	37,101	36,952	99.6%
2001	1	4,228	1,861	44.0%
2001	2	17,333	20,780	119.9%
2001	3	7,893	1,604	20.3%
2001	4	6,732	2,738	40.7%
2001	5	4,718	1,065	22.6%
2001	6	1,247	722	57.9%
2001	7	0	0	0.0%
2001	8	1,947	2,872	147.5%
2001	Total	44,098	31,642	71.8%
2002	1	3,847	2,114	55.0%
2002	2	5,791	1,116	19.3%
2002	3	16,139	26,322	163.1%
2002	4	4,301	1,254	29.2%
2002	5	4,595	7,086	154.2%
2002	6	2,821	925	32.8%
2002	7	1,300	1,530	117.7%
2002	8	0	0	0.0%
2002	9	330	131	39.7%
2002	Total	39,124	40,478	103.5%
2003	1	1,852	979	52.9%
2003	2	5,409	7,990	147.7%
2003	3	6,852	1,989	29.0%
2003	4	15,793	7,177	45.4%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2003	5	5,181	1,031	19.9%
2003	6	3,311	290	8.8%
2003	7	3,566	2,340	65.6%
2003	Total	41,964	21,796	51.9%
2004	1	561	0	0.0%
2004	2	1,684	610	36.2%
2004	3	5,950	3,226	54.2%
2004	4	7,416	4,092	55.2%
2004	5	13,408	6,703	50.0%
2004	6	5,564	1,325	23.8%
2004	7	3,639	364	10.0%
2004	8	3,802	1,442	37.9%
2004	Total	42,024	17,762	42.3%
2005	1	1,518	96	6.3%
2005	2	1,516	991	65.4%
2005	3	1,516	1,014	66.9%
2005	4	5,517	1,552	28.1%
2005	5	6,656	1,071	16.1%
2005	6	11,803	4,522	38.3%
2005	7	5,216	951	18.2%
2005	8	3,357	1,112	33.1%
2005	9	3,064	6,138	200.3%
2005	Total	40,163	17,447	43.4%
2006	1	3,123	124	4.0%
2006	2	2,472	348	14.1%
2006	3	1,224	285	23.3%
2006	4	930	930	100.0%
2006	5	4,984	1,116	22.4%
2006	6	6,154	2,671	43.4%
2006	7	14,258	14,188	99.5%
2006	8	3,884	1,449	37.3%
2006	9	1,846	104	5.6%
2006	10	2,048	8,256	403.1%
2006	Total	40,924	29,471	72.0%
2007	1	1,766	234	13.2%
2007	2	3,212	118	3.7%
2007	3	2,544	3,858	151.7%
2007	4	1,387	0	0.0%
2007	5	836	189	22.6%
2007	6	5,205	2,928	56.3%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2007	7	6,492	3,248	50.0%
2007	8	13,469	8,298	61.6%
2007	9	3,150	772	24.5%
2007	10	1,614	55	3.4%
2007	11	853	2,511	294.4%
2007	Total	40,528	22,211	54.8%
2008	1	249	0	0.0%
2008	2	1,781	280	15.7%
2008	3	3,330	294	8.8%
2008	4	2,672	11,769	440.4%
2008	5	1,405	825	58.7%
2008	6	853	759	89.0%
2008	7	5,267	2,682	50.9%
2008	8	6,554	4,872	74.3%
2008	9	12,218	4,024	32.9%
2008	10	3,186	1,350	42.4%
2008	11	1,465	492	33.6%
2008	12	937	1,666	177.8%
2008	Total	39,917	29,013	72.7%
2009	2	254	0	0.0%
2009	3	1,862	347	18.6%
2009	4	3,454	808	23.4%
2009	5	1,706	2,598	152.3%
2009	6	853	0	0.0%
2009	7	896	1,835	204.7%
2009	8	5,203	1,810	34.8%
2009	9	5,432	3,682	67.8%
2009	10	10,800	13,522	125.2%
2009	11	3,319	1,665	50.2%
2009	12	1,581	129	8.2%
2009	13	985	1,228	124.7%
2009	Total	36,344	27,624	76.0%
2010	3	267	28	10.4%
2010	4	2,003	420	21.0%
2010	5	3,856	502	13.0%
2010	6	1,912	361	18.9%
2010	7	919	360	39.2%
2010	8	964	422	43.7%
2010	9	5,218	1,256	24.1%
2010	10	5,872	1,313	22.4%
2010	11	10,879	1,146	10.5%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2010	12	2,722	661	24.3%
2010	13	1,677	345	20.6%
2010	14	1,059	745	70.4%
2010	Total	37,348	7,558	20.2%
2011	4	287	8	2.6%
2011	5	2,075	104	5.0%
2011	6	3,934	716	18.2%
2011	7	1,951	177	9.1%
2011	8	964	767	79.6%
2011	9	1,038	375	36.1%
2011	10	5,232	7,903	151.0%
2011	11	4,636	3,154	68.0%
2011	12	9,184	1,062	11.6%
2011	13	2,942	900	30.6%
2011	14	1,793	1,110	61.9%
2011	15	1,059	1,457	137.6%
2011	Total	35,095	17,731	50.5%
2012	5	287	0	0.0%
2012	6	2,121	16	0.8%
2012	7	4,044	2,079	51.4%
2012	8	2,007	162	8.1%
2012	9	1,046	145	13.9%
2012	10	1,085	610	56.2%
2012	11	5,234	4,631	88.5%
2012	12	4,468	2,124	47.5%
2012	13	8,338	583	7.0%
2012	14	3,115	2,202	70.7%
2012	15	1,827	1,839	100.7%
2012	16	1,107	849	76.7%
2012	Total	34,680	15,241	43.9%
2013	6	300	112	37.3%
2013	7	2,386	957	40.1%
2013	8	4,225	4,669	110.5%
2013	9	2,096	341	16.3%
2013	10	1,093	769	70.4%
2013	11	1,133	1,196	105.5%
2013	12	5,469	3,380	61.8%
2013	13	4,668	1,265	27.1%
2013	14	8,848	4,594	51.9%
2013	15	3,254	204	6.3%
2013	16	1,908	2,126	111.4%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Rhode Island - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2013	17	1,227	464	37.8%
2013	Total	36,605	20,077	54.8%
2014	7	347	0	0.0%
2014	8	1,613	2,254	139.7%
2014	9	2,382	1,903	79.9%
2014	10	2,283	180	7.9%
2014	11	1,133	1,456	128.5%
2014	12	1,133	1,766	155.9%
2014	13	5,587	4,440	79.5%
2014	14	4,750	1,272	26.8%
2014	15	9,137	2,152	23.6%
2014	16	3,316	1,727	52.1%
2014	17	2,030	503	24.8%
2014	18	1,227	2,643	215.3%
2014	Total	34,939	20,296	58.1%
2015	8	347	25	7.3%
2015	9	1,250	542	43.4%
2015	10	2,101	352	16.8%
2015	11	1,511	132	8.8%
2015	12	1,133	2,108	186.0%
2015	13	567	1,422	251.0%
2015	14	4,488	1,362	30.4%
2015	15	3,545	1,739	49.1%
2015	16	7,104	655	9.2%
2015	17	2,607	208	8.0%
2015	18	1,428	1,392	97.5%
2015	19	614	878	143.1%
2015	Total	26,694	10,816	40.5%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1995	1	3,021	332	11.0%
1995	2	1,751	251	14.3%
1995	3	111	19	17.1%
1995	Total	4,883	602	12.3%
1996	1	5,859	2,338	39.9%
1996	2	3,642	1,594	43.8%
1996	3	2,275	1,197	52.6%
1996	4	146	54	37.0%
1996	Total	11,922	5,183	43.5%
1997	1	7,029	6,980	99.3%
1997	2	4,469	5,317	119.0%
1997	3	3,087	3,695	119.7%
1997	4	1,934	2,640	136.5%
1997	5	125	146	116.8%
1997	Total	16,644	18,778	112.8%
1998	1	14,023	7,931	56.6%
1998	2	8,002	4,783	59.8%
1998	3	5,503	3,662	66.5%
1998	4	3,809	2,538	66.6%
1998	5	2,393	1,706	71.3%
1998	6	158	85	53.8%
1998	Total	33,888	20,705	61.1%
1999	1	22,450	15,677	69.8%
1999	2	12,617	9,915	78.6%
1999	3	7,845	6,229	79.4%
1999	4	5,450	4,546	83.4%
1999	5	3,880	2,952	76.1%
1999	6	2,415	2,010	83.2%
1999	7	162	101	62.3%
1999	Total	54,819	41,430	75.6%
2000	1	52,472	35,107	66.9%
2000	2	26,358	20,075	76.2%
2000	3	17,848	13,492	75.6%
2000	4	11,081	7,779	70.2%
2000	5	7,851	6,680	85.1%
2000	6	5,827	3,985	68.4%
2000	7	3,533	2,507	71.0%
2000	8	223	105	47.1%
2000	Total	125,193	89,730	71.7%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2001	1	26,038	12,724	48.9%
2001	2	75,414	52,452	69.6%
2001	3	22,171	24,249	109.4%
2001	4	20,699	16,147	78.0%
2001	5	10,567	6,940	65.7%
2001	6	2,906	2,135	73.5%
2001	7	7,209	5,541	76.9%
2001	Total	165,004	120,188	72.8%
2002	1	16,226	6,636	40.9%
2002	2	32,496	15,424	47.5%
2002	3	66,280	42,196	63.7%
2002	4	13,787	11,639	84.4%
2002	5	17,089	9,917	58.0%
2002	6	4,870	2,015	41.4%
2002	7	0	0	0.0%
2002	8	7,517	6,896	91.7%
2002	Total	158,265	94,723	59.9%
2003	1	4,398	608	13.8%
2003	2	23,265	5,886	25.3%
2003	3	36,706	14,291	38.9%
2003	4	76,916	30,908	40.2%
2003	5	14,914	4,887	32.8%
2003	6	15,435	4,656	30.2%
2003	7	5,296	912	17.2%
2003	8	0	0	0.0%
2003	9	8,301	7,935	95.6%
2003	Total	185,231	70,083	37.8%
2004	1	10,911	1,903	17.4%
2004	2	8,119	854	10.5%
2004	3	22,096	3,399	15.4%
2004	4	37,676	10,690	28.4%
2004	5	70,622	34,381	48.7%
2004	6	12,890	6,602	51.2%
2004	7	13,800	5,910	42.8%
2004	8	4,387	2,784	63.5%
2004	9	0	0	0.0%
2004	10	7,840	6,451	82.3%
2004	Total	188,341	72,974	38.7%
2005	1	21,583	7,011	32.5%



**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2005	2	11,679	4,617	39.5%
2005	3	6,848	5,661	82.7%
2005	4	16,623	4,450	26.8%
2005	5	30,392	10,834	35.6%
2005	6	56,444	47,689	84.5%
2005	7	10,687	2,431	22.7%
2005	8	9,064	9,439	104.1%
2005	9	3,673	3,394	92.4%
2005	10	0	1,899	0.0%
2005	11	5,559	596	10.7%
2005	Total	172,552	98,021	56.8%
2006	1	45,849	18,024	39.3%
2006	2	19,789	22,498	113.7%
2006	3	10,292	3,823	37.1%
2006	4	12,212	2,077	17.0%
2006	5	19,382	14,734	76.0%
2006	6	29,906	10,860	36.3%
2006	7	42,423	49,835	117.5%
2006	8	5,380	10,923	203.0%
2006	9	8,379	8,280	98.8%
2006	10	2,351	2,402	102.2%
2006	11	3,916	0	0.0%
2006	12	1,182	2,601	220.1%
2006	Total	201,061	146,057	72.6%
2007	1	57,288	30,876	53.9%
2007	2	43,053	40,152	93.3%
2007	3	18,542	23,524	126.9%
2007	4	10,378	6,823	65.7%
2007	5	12,326	4,920	39.9%
2007	6	19,861	8,487	42.7%
2007	7	30,466	26,693	87.6%
2007	8	42,750	52,557	122.9%
2007	9	5,432	10,035	184.7%
2007	10	8,380	9,565	114.1%
2007	11	2,351	1,679	71.4%
2007	12	4,096	0	0.0%
2007	13	1,183	9,986	844.4%
2007	Total	256,105	225,297	88.0%
2008	1	32,845	10,108	30.8%
2008	2	57,738	53,722	93.0%
2008	3	43,607	27,526	63.1%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2008	4	19,302	26,140	135.4%
2008	5	10,628	2,849	26.8%
2008	6	12,992	2,186	16.8%
2008	7	20,809	12,234	58.8%
2008	8	30,807	35,381	114.8%
2008	9	43,514	45,064	103.6%
2008	10	5,621	14,982	266.5%
2008	11	8,671	9,115	105.1%
2008	12	2,425	2,484	102.4%
2008	13	4,169	0	0.0%
2008	14	1,242	1,556	125.3%
2008	Total	294,370	243,347	82.7%
2009	1	46,189	28,912	62.6%
2009	2	29,669	26,731	90.1%
2009	3	55,743	56,766	101.8%
2009	4	44,608	24,704	55.4%
2009	5	20,518	29,252	142.6%
2009	6	10,924	5,372	49.2%
2009	7	12,982	2,965	22.8%
2009	8	22,221	6,725	30.3%
2009	9	32,270	15,794	48.9%
2009	10	46,402	79,638	171.6%
2009	11	6,131	11,685	190.6%
2009	12	9,117	11,714	128.5%
2009	13	2,548	2,172	85.2%
2009	14	4,379	0	0.0%
2009	15	1,315	1,577	120.0%
2009	Total	345,016	304,007	88.1%
2010	1	54,135	42,214	78.0%
2010	2	47,367	39,589	83.6%
2010	3	30,296	24,500	80.9%
2010	4	55,886	37,261	66.7%
2010	5	46,643	30,362	65.1%
2010	6	21,268	26,688	125.5%
2010	7	12,134	3,267	26.9%
2010	8	14,121	3,766	26.7%
2010	9	23,366	8,943	38.3%
2010	10	34,346	23,356	68.0%
2010	11	47,269	39,085	82.7%
2010	12	6,649	5,857	88.1%
2010	13	9,522	11,237	118.0%
2010	14	2,784	3,924	141.0%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2010	15	4,800	908	18.9%
2010	16	1,413	305	21.5%
2010	Total	411,999	301,263	73.1%
2011	1	1,801	302	16.7%
2011	2	57,342	58,884	102.7%
2011	3	51,342	61,825	120.4%
2011	4	30,582	35,985	117.7%
2011	5	56,014	41,798	74.6%
2011	6	49,844	37,852	75.9%
2011	7	19,482	8,364	42.9%
2011	8	13,202	5,337	40.4%
2011	9	15,301	12,776	83.5%
2011	10	24,246	29,181	120.4%
2011	11	38,354	25,545	66.6%
2011	12	51,171	53,869	105.3%
2011	13	7,271	8,022	110.3%
2011	14	7,662	15,367	200.6%
2011	15	2,522	9,359	371.1%
2011	16	5,164	799	15.5%
2011	17	1,620	277	17.1%
2011	Total	432,921	405,542	93.7%
2012	2	1,988	453	22.8%
2012	3	61,323	60,132	98.1%
2012	4	54,861	48,901	89.1%
2012	5	32,108	23,231	72.4%
2012	6	57,503	41,954	73.0%
2012	7	51,008	30,806	60.4%
2012	8	19,995	19,198	96.0%
2012	9	13,714	4,015	29.3%
2012	10	16,046	8,049	50.2%
2012	11	25,639	16,194	63.2%
2012	12	38,020	33,291	87.6%
2012	13	51,858	51,747	99.8%
2012	14	6,082	2,010	33.0%
2012	15	4,191	1,009	24.1%
2012	16	2,395	3,788	158.2%
2012	17	5,612	1,492	26.6%
2012	18	1,620	281	17.3%
2012	Total	443,962	346,553	78.1%
2013	3	2,015	1,335	66.2%
2013	4	65,039	65,727	101.1%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2013	5	58,329	43,810	75.1%
2013	6	34,077	34,085	100.0%
2013	7	59,014	36,989	62.7%
2013	8	48,425	29,369	60.6%
2013	9	17,751	13,359	75.3%
2013	10	14,070	5,820	41.4%
2013	11	16,863	6,480	38.4%
2013	12	24,156	27,466	113.7%
2013	13	38,040	36,867	96.9%
2013	14	48,734	53,881	110.6%
2013	15	6,404	6,296	98.3%
2013	16	4,314	587	13.6%
2013	17	2,457	3,003	122.2%
2013	18	5,717	6,802	119.0%
2013	19	1,692	1,111	65.7%
2013	Total	447,097	372,985	83.4%
2014	4	2,188	4,251	194.3%
2014	5	67,418	32,548	48.3%
2014	6	60,150	54,197	90.1%
2014	7	31,074	46,187	148.6%
2014	8	58,087	27,565	47.5%
2014	9	48,701	30,155	61.9%
2014	10	18,206	21,524	118.2%
2014	11	14,797	6,129	41.4%
2014	12	15,822	29,716	187.8%
2014	13	22,773	28,805	126.5%
2014	14	38,066	22,679	59.6%
2014	15	45,779	53,641	117.2%
2014	16	6,635	1,737	26.2%
2014	17	4,377	1,530	35.0%
2014	18	2,501	8,058	322.2%
2014	19	5,860	1,022	17.4%
2014	20	1,704	868	50.9%
2014	Total	444,137	370,612	83.4%
2015	5	2,111	1,199	56.8%
2015	6	57,628	49,808	86.4%
2015	7	39,936	39,359	98.6%
2015	8	19,493	11,256	57.7%
2015	9	41,765	17,959	43.0%
2015	10	33,014	22,205	67.3%
2015	11	12,814	6,073	47.4%
2015	12	11,567	4,848	41.9%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2015	13	12,899	12,019	93.2%
2015	14	17,216	6,871	39.9%
2015	15	25,022	14,903	59.6%
2015	16	31,147	33,929	108.9%
2015	17	3,347	1,035	30.9%
2015	18	3,203	2,308	72.1%
2015	19	-423	0	0.0%
2015	20	5,143	1,008	19.6%
2015	21	638	131	20.5%
2015	Total	316,518	224,912	71.1%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1992	1	655	0	0.0%
1992	Total	655	0	0.0%
1993	1	5,049	453	9.0%
1993	2	811	109	13.4%
1993	Total	5,860	562	9.6%
1994	1	5,689	1,970	34.6%
1994	2	8,336	3,704	44.4%
1994	3	1,418	583	41.1%
1994	Total	15,443	6,257	40.5%
1995	1	3,275	2,696	82.3%
1995	2	5,235	4,892	93.4%
1995	3	8,003	8,618	107.7%
1995	4	1,331	1,375	103.3%
1995	Total	17,844	17,581	98.5%
1996	1	2,923	1,026	35.1%
1996	2	2,558	1,022	40.0%
1996	3	4,380	1,873	42.8%
1996	4	6,743	2,992	44.4%
1996	5	1,130	511	45.2%
1996	Total	17,734	7,424	41.9%
1997	1	2,741	1,022	37.3%
1997	2	2,079	1,090	52.4%
1997	3	2,018	1,116	55.3%
1997	4	3,429	2,052	59.8%
1997	5	5,277	3,338	63.3%
1997	6	879	530	60.3%
1997	Total	16,423	9,148	55.7%
1998	1	2,926	1,204	41.1%
1998	2	2,445	1,257	51.4%
1998	3	2,051	1,321	64.4%
1998	4	2,029	1,131	55.7%
1998	5	3,568	2,453	68.8%
1998	6	5,645	3,709	65.7%
1998	7	960	562	58.5%
1998	Total	19,624	11,637	59.3%
1999	1	3,020	2,284	75.6%
1999	2	2,399	1,917	79.9%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1999	3	2,165	1,973	91.1%
1999	4	1,804	1,979	109.7%
1999	5	1,849	1,607	86.9%
1999	6	3,897	3,556	91.2%
1999	7	5,349	5,714	106.8%
1999	8	878	944	107.5%
1999	Total	21,361	19,974	93.5%
2000	1	7,158	6,338	88.5%
2000	2	3,266	2,624	80.3%
2000	3	2,725	2,109	77.4%
2000	4	2,484	2,293	92.3%
2000	5	2,178	2,268	104.1%
2000	6	2,481	2,084	84.0%
2000	7	4,795	4,212	87.8%
2000	8	6,292	6,465	102.7%
2000	9	1,002	1,020	101.8%
2000	Total	32,381	29,413	90.8%
2001	1	17,958	11,786	65.6%
2001	2	27,670	33,075	119.5%
2001	3	3,304	1,627	49.2%
2001	4	2,725	1,205	44.2%
2001	5	1,748	144	8.2%
2001	6	0	0	0.0%
2001	7	745	51	6.8%
2001	8	4,176	3,486	83.5%
2001	9	4,071	7,228	177.5%
2001	10	1,124	195	17.3%
2001	Total	63,521	58,797	92.6%
2002	1	4,551	3,687	81.0%
2002	2	12,395	5,750	46.4%
2002	3	18,452	17,695	95.9%
2002	4	1,248	688	55.1%
2002	5	2,654	358	13.5%
2002	6	1,380	98	7.1%
2002	7	0	0	0.0%
2002	8	0	0	0.0%
2002	9	2,786	982	35.2%
2002	10	1,434	1,191	83.1%
2002	11	1,434	101	7.0%
2002	Total	46,334	30,550	65.9%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2003	2	11,791	11,717	99.4%
2003	3	10,222	12,307	120.4%
2003	4	17,754	16,920	95.3%
2003	5	1,618	755	46.7%
2003	6	3,426	443	12.9%
2003	7	1,788	73	4.1%
2003	8	0	0	0.0%
2003	9	0	0	0.0%
2003	10	3,596	6,243	173.6%
2003	11	1,375	3,044	221.4%
2003	12	1,860	233	12.5%
2003	Total	53,430	51,735	96.8%
2004	1	2,025	1,314	64.9%
2004	2	0	0	0.0%
2004	3	11,127	12,792	115.0%
2004	4	7,285	1,930	26.5%
2004	5	19,136	15,115	79.0%
2004	6	1,735	1,227	70.7%
2004	7	3,524	517	14.7%
2004	8	1,918	375	19.6%
2004	9	0	0	0.0%
2004	10	0	0	0.0%
2004	11	3,957	2,859	72.3%
2004	12	2,629	9,712	369.4%
2004	13	1,922	1,541	80.2%
2004	Total	55,258	47,382	85.7%
2005	1	2,771	2,754	99.4%
2005	2	4,513	29	0.6%
2005	3	0	2,626	0.0%
2005	4	9,380	2,661	28.4%
2005	5	6,808	9,938	146.0%
2005	6	13,273	7,542	56.8%
2005	7	1,565	389	24.9%
2005	8	3,416	354	10.4%
2005	9	1,662	712	42.8%
2005	10	0	0	0.0%
2005	11	0	0	0.0%
2005	12	3,542	2,444	69.0%
2005	13	1,788	3,994	223.4%
2005	14	1,479	0	0.0%
2005	Total	50,197	33,443	66.6%



### Exhibit 3 - Historical Experience by Duration through 9/30/15

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2006	1	6,400	19	0.3%
2006	2	5,247	38,224	728.5%
2006	3	1,696	175	10.3%
2006	4	5,554	0	0.0%
2006	5	6,050	9,281	153.4%
2006	6	9,736	3,123	32.1%
2006	7	5,938	8,137	137.0%
2006	8	2,149	549	25.6%
2006	9	1,858	939	50.5%
2006	10	1,429	392	27.4%
2006	11	0	0	0.0%
2006	12	411	0	0.0%
2006	13	4,161	2,283	54.9%
2006	14	1,029	1,521	147.8%
2006	Total	51,657	64,643	125.1%
2007	1	296	0	0.0%
2007	2	7,005	172	2.5%
2007	3	5,623	9,611	170.9%
2007	4	1,794	2,398	133.6%
2007	5	5,872	0	0.0%
2007	6	6,561	5,023	76.6%
2007	7	8,609	2,591	30.1%
2007	8	6,389	9,773	153.0%
2007	9	2,277	178	7.8%
2007	10	1,963	820	41.8%
2007	11	0	0	0.0%
2007	12	0	0	0.0%
2007	13	444	0	0.0%
2007	14	3,974	3,866	97.3%
2007	15	641	2,210	344.5%
2007	Total	51,447	36,642	71.2%
2008	2	333	0	0.0%
2008	3	7,210	75	1.0%
2008	4	5,003	4,764	95.2%
2008	5	1,889	1,494	79.1%
2008	6	6,430	0	0.0%
2008	7	7,304	7,114	97.4%
2008	8	9,070	4,022	44.3%
2008	9	7,238	5,657	78.2%
2008	10	2,396	925	38.6%
2008	11	2,065	756	36.6%
2008	12	0	0	0.0%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2008	13	0	0	0.0%
2008	14	470	0	0.0%
2008	15	4,635	2,992	64.6%
2008	16	703	2,159	307.2%
2008	Total	54,747	29,958	54.7%
2009	3	346	0	0.0%
2009	4	6,912	217	3.1%
2009	5	5,326	4,712	88.5%
2009	6	2,153	1,887	87.6%
2009	7	6,837	0	0.0%
2009	8	7,640	6,661	87.2%
2009	9	9,059	1,833	20.2%
2009	10	5,270	5,213	98.9%
2009	11	2,506	253	10.1%
2009	12	2,185	633	29.0%
2009	13	0	0	0.0%
2009	14	0	0	0.0%
2009	15	489	0	0.0%
2009	16	5,015	5,502	109.7%
2009	17	746	1,866	250.3%
2009	Total	54,484	28,777	52.8%
2010	4	364	0	0.0%
2010	5	7,530	3,223	42.8%
2010	6	4,872	1,883	38.6%
2010	7	2,345	1,340	57.1%
2010	8	7,351	3,318	45.1%
2010	9	8,315	2,990	36.0%
2010	10	10,283	5,115	49.7%
2010	11	5,883	2,136	36.3%
2010	12	2,883	70	2.4%
2010	13	2,478	207	8.4%
2010	14	0	0	0.0%
2010	15	0	0	0.0%
2010	16	546	246	45.1%
2010	17	5,538	10,687	193.0%
2010	18	809	250	30.8%
2010	Total	59,196	31,464	53.2%
2011	5	391	0	0.0%
2011	6	6,797	1,974	29.0%
2011	7	3,260	478	14.7%
2011	8	2,080	329	15.8%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2011	9	7,910	2,414	30.5%
2011	10	8,609	3,742	43.5%
2011	11	7,869	7,832	99.5%
2011	12	5,635	928	16.5%
2011	13	3,002	1,821	60.7%
2011	14	2,556	364	14.2%
2011	15	0	0	0.0%
2011	16	0	0	0.0%
2011	17	587	71	12.0%
2011	18	5,754	6,196	107.7%
2011	19	826	86	10.4%
2011	Total	55,276	26,234	47.5%
2012	6	399	0	0.0%
2012	7	7,128	5,806	81.5%
2012	8	1,697	1,345	79.3%
2012	9	2,099	91	4.3%
2012	10	8,015	6,289	78.5%
2012	11	6,824	3,274	48.0%
2012	12	8,115	748	9.2%
2012	13	5,692	1,666	29.3%
2012	14	3,028	843	27.8%
2012	15	2,572	487	18.9%
2012	16	0	0	0.0%
2012	17	0	0	0.0%
2012	18	599	451	75.3%
2012	19	5,807	2,248	38.7%
2012	20	826	1,150	139.2%
2012	Total	52,801	24,399	46.2%
2013	7	424	0	0.0%
2013	8	7,375	3,799	51.5%
2013	9	1,772	481	27.1%
2013	10	2,152	8,492	394.5%
2013	11	6,301	7,083	112.4%
2013	12	7,509	5,120	68.2%
2013	13	8,339	2,616	31.4%
2013	14	5,849	1,755	30.0%
2013	15	3,111	2,628	84.5%
2013	16	2,651	453	17.1%
2013	17	0	0	0.0%
2013	18	0	0	0.0%
2013	19	599	99	16.6%
2013	20	5,949	5,709	96.0%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2013	21	1,529	2,134	139.6%
2013	Total	53,558	40,366	75.4%
2014	8	443	4	1.0%
2014	9	7,528	3,357	44.6%
2014	10	1,783	591	33.2%
2014	11	2,362	22,439	950.1%
2014	12	6,612	6,002	90.8%
2014	13	7,626	4,110	53.9%
2014	14	8,477	1,088	12.8%
2014	15	6,581	9,175	139.4%
2014	16	3,161	371	11.7%
2014	17	2,709	7,484	276.2%
2014	18	0	0	0.0%
2014	19	0	0	0.0%
2014	20	625	119	19.0%
2014	21	5,637	6,853	121.6%
2014	22	885	1,276	144.2%
2014	Total	54,430	62,871	115.5%
2015	9	443	2,939	663.9%
2015	10	6,378	2,706	42.4%
2015	11	591	716	121.2%
2015	12	1,772	1,129	63.7%
2015	13	6,404	2,555	39.9%
2015	14	4,847	1,277	26.3%
2015	15	5,689	1,595	28.0%
2015	16	4,245	4,969	117.0%
2015	17	2,218	657	29.6%
2015	18	0	0	0.0%
2015	19	0	0	0.0%
2015	20	0	0	0.0%
2015	21	664	358	53.9%
2015	22	5,091	14,563	286.1%
2015	23	221	0	0.0%
2015	Total	38,563	33,463	86.8%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1992	1	54,266	13,289	24.5%
1992	Total	54,266	13,289	24.5%
1993	1	241,085	99,517	41.3%
1993	2	49,702	24,419	49.1%
1993	Total	290,787	123,936	42.6%
1994	1	315,751	141,315	44.8%
1994	2	222,801	119,977	53.8%
1994	3	47,784	19,104	40.0%
1994	Total	586,336	280,396	47.8%
1995	1	303,804	147,638	48.6%
1995	2	265,691	151,831	57.1%
1995	3	199,093	111,490	56.0%
1995	4	43,642	27,018	61.9%
1995	Total	812,230	437,977	53.9%
1996	1	330,768	158,938	48.1%
1996	2	247,071	165,959	67.2%
1996	3	238,556	178,808	75.0%
1996	4	183,148	144,764	79.0%
1996	5	41,904	23,580	56.3%
1996	Total	1,041,447	672,049	64.5%
1997	1	396,906	277,530	69.9%
1997	2	270,086	162,279	60.1%
1997	3	222,595	148,179	66.6%
1997	4	214,468	144,326	67.3%
1997	5	171,761	136,913	79.7%
1997	6	38,943	26,138	67.1%
1997	Total	1,314,759	895,365	68.1%
1998	1	483,959	400,340	82.7%
1998	2	329,278	299,096	90.8%
1998	3	244,843	185,578	75.8%
1998	4	198,443	159,254	80.3%
1998	5	192,885	173,564	90.0%
1998	6	166,932	151,919	91.0%
1998	7	37,332	22,600	60.5%
1998	Total	1,653,672	1,392,351	84.2%
1999	1	592,859	498,961	84.2%
1999	2	431,669	445,641	103.2%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1999	3	322,324	331,693	102.9%
1999	4	239,435	206,561	86.3%
1999	5	198,531	197,903	99.7%
1999	6	201,748	197,639	98.0%
1999	7	175,969	174,969	99.4%
1999	8	35,877	28,877	80.5%
1999	Total	2,198,412	2,082,244	94.7%
2000	1	761,295	666,965	87.6%
2000	2	513,437	547,107	106.6%
2000	3	433,257	459,010	105.9%
2000	4	322,164	314,021	97.5%
2000	5	248,705	224,940	90.4%
2000	6	218,618	212,278	97.1%
2000	7	211,900	195,418	92.2%
2000	8	175,252	161,726	92.3%
2000	9	36,815	42,811	116.3%
2000	Total	2,921,443	2,824,276	96.7%
2001	1	917,343	1,056,598	115.2%
2001	2	1,309,461	1,381,953	105.5%
2001	3	549,614	551,772	100.4%
2001	4	469,048	419,395	89.4%
2001	5	343,089	484,648	141.3%
2001	6	256,853	235,119	91.5%
2001	7	180,741	160,886	89.0%
2001	8	181,296	165,490	91.3%
2001	9	150,309	138,334	92.0%
2001	10	92,617	86,839	93.8%
2001	Total	4,450,371	4,681,034	105.2%
2002	1	486,045	463,339	95.3%
2002	2	830,550	1,200,924	144.6%
2002	3	730,695	640,849	87.7%
2002	4	438,283	336,466	76.8%
2002	5	336,216	244,481	72.7%
2002	6	229,309	280,013	122.1%
2002	7	156,842	115,526	73.7%
2002	8	81,017	50,705	62.6%
2002	9	85,945	77,168	89.8%
2002	10	66,504	257,104	386.6%
2002	11	53,342	186,616	349.8%
2002	12	15,007	0	0.0%
2002	Total	3,509,755	3,853,191	109.8%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2003	1	458,802	695,894	151.7%
2003	2	779,710	1,048,557	134.5%
2003	3	828,766	1,126,426	135.9%
2003	4	731,354	590,919	80.8%
2003	5	446,423	383,936	86.0%
2003	6	374,428	275,060	73.5%
2003	7	235,308	315,573	134.1%
2003	8	157,029	115,785	73.7%
2003	9	87,641	56,554	64.5%
2003	10	81,485	53,547	65.7%
2003	11	82,265	50,120	60.9%
2003	12	54,827	37,082	67.6%
2003	Total	4,318,038	4,749,453	110.0%
2004	1	418,132	811,904	194.2%
2004	2	683,900	1,300,947	190.2%
2004	3	785,632	888,131	113.0%
2004	4	826,320	1,031,814	124.9%
2004	5	659,869	523,376	79.3%
2004	6	436,877	313,430	71.7%
2004	7	371,629	305,710	82.3%
2004	8	237,413	303,144	127.7%
2004	9	147,126	128,397	87.3%
2004	10	85,629	57,182	66.8%
2004	11	79,567	47,756	60.0%
2004	12	79,498	71,023	89.3%
2004	13	36,227	37,137	102.5%
2004	Total	4,847,819	5,819,951	120.1%
2005	1	343,989	680,831	197.9%
2005	2	671,235	1,726,753	257.3%
2005	3	686,782	971,932	141.5%
2005	4	742,145	729,661	98.3%
2005	5	765,443	916,211	119.7%
2005	6	645,593	312,109	48.3%
2005	7	412,799	288,001	69.8%
2005	8	350,626	240,470	68.6%
2005	9	223,375	212,790	95.3%
2005	10	135,555	88,238	65.1%
2005	11	80,664	79,759	98.9%
2005	12	71,914	59,123	82.2%
2005	13	53,125	73,034	137.5%
2005	14	33,380	19,122	57.3%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2005	Total	5,216,625	6,398,034	122.6%
2006	1	412,495	229,852	55.7%
2006	2	614,863	734,372	119.4%
2006	3	736,639	1,044,899	141.8%
2006	4	600,793	813,638	135.4%
2006	5	704,753	622,890	88.4%
2006	6	824,441	678,989	82.4%
2006	7	382,927	502,683	131.3%
2006	8	377,653	217,868	57.7%
2006	9	299,317	254,125	84.9%
2006	10	185,049	208,430	112.6%
2006	11	123,389	99,140	80.3%
2006	12	74,671	46,822	62.7%
2006	13	66,280	48,052	72.5%
2006	14	66,607	64,411	96.7%
2006	15	17,767	37,698	212.2%
2006	Total	5,487,644	5,603,869	102.1%
2007	1	206,565	95,173	46.1%
2007	2	441,422	490,566	111.1%
2007	3	658,341	682,759	103.7%
2007	4	776,183	900,466	116.0%
2007	5	559,851	653,838	116.8%
2007	6	623,845	591,742	94.9%
2007	7	731,572	522,939	71.5%
2007	8	352,175	331,562	94.1%
2007	9	329,212	191,075	58.0%
2007	10	262,606	249,333	94.9%
2007	11	177,801	202,475	113.9%
2007	12	119,451	88,131	73.8%
2007	13	72,152	34,207	47.4%
2007	14	59,178	43,578	73.6%
2007	15	61,992	45,440	73.3%
2007	16	16,598	30,227	182.1%
2007	Total	5,448,945	5,153,511	94.6%
2008	1	148,687	75,738	50.9%
2008	2	182,773	184,197	100.8%
2008	3	369,853	326,755	88.3%
2008	4	573,746	495,618	86.4%
2008	5	693,543	630,063	90.8%
2008	6	478,619	577,323	120.6%
2008	7	550,614	454,655	82.6%



### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2008	8	677,234	449,803	66.4%
2008	9	326,539	318,962	97.7%
2008	10	314,383	196,628	62.5%
2008	11	260,467	192,575	73.9%
2008	12	170,196	184,064	108.1%
2008	13	116,578	101,078	86.7%
2008	14	63,463	38,242	60.3%
2008	15	53,896	36,564	67.8%
2008	16	58,570	47,701	81.4%
2008	17	15,096	34,963	231.6%
2008	Total	5,054,254	4,344,929	86.0%
2009	1	143,863	153,213	106.5%
2009	2	141,748	142,593	100.6%
2009	3	172,105	161,947	94.1%
2009	4	339,287	246,320	72.6%
2009	5	527,865	509,696	96.6%
2009	6	582,108	568,070	97.6%
2009	7	440,483	489,597	111.2%
2009	8	510,728	420,842	82.4%
2009	9	600,954	397,128	66.1%
2009	10	311,349	244,493	78.5%
2009	11	302,061	201,013	66.5%
2009	12	238,042	167,251	70.3%
2009	13	161,121	160,525	99.6%
2009	14	106,931	57,952	54.2%
2009	15	62,075	30,699	49.5%
2009	16	50,874	36,132	71.0%
2009	17	51,228	43,857	85.6%
2009	18	15,026	1,734	11.5%
2009	Total	4,757,847	4,033,062	84.8%
2010	1	127,703	308,217	241.4%
2010	2	135,490	212,985	157.2%
2010	3	142,271	149,104	104.8%
2010	4	158,094	148,542	94.0%
2010	5	272,160	373,126	137.1%
2010	6	448,539	456,989	101.9%
2010	7	514,690	453,182	88.0%
2010	8	365,988	355,357	97.1%
2010	9	449,565	350,289	77.9%
2010	10	550,923	432,394	78.5%
2010	11	302,550	196,363	64.9%
2010	12	270,303	164,991	61.0%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2010	13	223,888	148,285	66.2%
2010	14	154,465	86,169	55.8%
2010	15	95,939	41,701	43.5%
2010	16	56,901	37,070	65.1%
2010	17	45,005	33,358	74.1%
2010	18	43,512	47,044	108.1%
2010	19	9,902	8,865	89.5%
2010	Total	4,367,887	4,004,031	91.7%
2011	1	13,572	40,580	299.0%
2011	2	122,250	259,785	212.5%
2011	3	136,688	225,159	164.7%
2011	4	143,047	142,380	99.5%
2011	5	142,205	117,255	82.5%
2011	6	200,517	218,177	108.8%
2011	7	297,977	264,403	88.7%
2011	8	394,689	376,368	95.4%
2011	9	272,422	238,217	87.4%
2011	10	425,182	293,131	68.9%
2011	11	500,154	315,876	63.2%
2011	12	282,971	170,748	60.3%
2011	13	265,799	206,604	77.7%
2011	14	225,791	141,878	62.8%
2011	15	139,555	76,196	54.6%
2011	16	96,748	47,944	49.6%
2011	17	51,884	35,729	68.9%
2011	18	44,291	43,230	97.6%
2011	19	41,485	32,027	77.2%
2011	20	9,447	12,662	134.0%
2011	Total	3,806,674	3,258,349	85.6%
2012	2	14,998	33,095	220.7%
2012	3	121,230	230,072	189.8%
2012	4	132,879	168,778	127.0%
2012	5	128,261	121,818	95.0%
2012	6	120,995	115,479	95.4%
2012	7	134,184	142,003	105.8%
2012	8	191,679	175,873	91.8%
2012	9	245,057	196,979	80.4%
2012	10	245,233	159,927	65.2%
2012	11	393,126	247,186	62.9%
2012	12	453,837	271,891	59.9%
2012	13	277,583	142,844	51.5%
2012	14	265,453	178,498	67.2%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2012	15	206,421	104,751	50.7%
2012	16	140,190	100,107	71.4%
2012	17	93,960	44,245	47.1%
2012	18	48,564	36,967	76.1%
2012	19	43,870	34,300	78.2%
2012	20	37,967	29,075	76.6%
2012	21	9,510	17,637	185.4%
2012	Total	3,304,998	2,551,523	77.2%
2013	3	13,625	29,543	216.8%
2013	4	121,990	243,801	199.9%
2013	5	133,076	129,244	97.1%
2013	6	125,560	98,413	78.4%
2013	7	119,903	127,247	106.1%
2013	8	120,445	127,601	105.9%
2013	9	180,891	163,532	90.4%
2013	10	237,487	212,936	89.7%
2013	11	239,581	168,384	70.3%
2013	12	392,050	264,827	67.5%
2013	13	430,303	313,169	72.8%
2013	14	271,278	145,596	53.7%
2013	15	265,068	186,722	70.4%
2013	16	201,930	100,250	49.6%
2013	17	139,101	82,733	59.5%
2013	18	91,696	44,460	48.5%
2013	19	45,510	37,216	81.8%
2013	20	39,917	17,537	43.9%
2013	21	36,855	24,069	65.3%
2013	22	8,238	10,370	125.9%
2013	Total	3,214,503	2,527,649	78.6%
2014	4	15,298	24,290	158.8%
2014	5	113,718	182,232	160.2%
2014	6	122,993	122,102	99.3%
2014	7	113,957	98,538	86.5%
2014	8	101,267	97,432	96.2%
2014	9	118,455	120,832	102.0%
2014	10	170,674	148,291	86.9%
2014	11	191,767	188,420	98.3%
2014	12	216,337	148,268	68.5%
2014	13	359,321	226,451	63.0%
2014	14	399,582	238,119	59.6%
2014	15	250,808	133,641	53.3%
2014	16	245,575	174,746	71.2%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2014	17	181,505	82,239	45.3%
2014	18	124,256	80,851	65.1%
2014	19	83,398	37,445	44.9%
2014	20	39,568	18,209	46.0%
2014	21	27,478	12,349	44.9%
2014	22	32,862	21,911	66.7%
2014	23	8,304	8,993	108.3%
2014	Total	2,917,123	2,165,359	74.2%
2015	5	14,132	24,645	174.4%
2015	6	87,319	146,128	167.3%
2015	7	87,594	59,015	67.4%
2015	8	70,244	46,274	65.9%
2015	9	68,140	71,165	104.4%
2015	10	87,839	91,988	104.7%
2015	11	125,986	93,825	74.5%
2015	12	131,739	157,034	119.2%
2015	13	155,015	97,262	62.7%
2015	14	243,562	188,372	77.3%
2015	15	253,285	130,034	51.3%
2015	16	158,792	99,802	62.9%
2015	17	167,100	98,415	58.9%
2015	18	109,045	46,787	42.9%
2015	19	70,183	45,377	64.7%
2015	20	51,362	36,717	71.5%
2015	21	26,968	9,472	35.1%
2015	22	18,627	12,193	65.5%
2015	23	24,500	19,650	80.2%
2015	24	3,180	4,614	145.1%
2015	Total	1,954,611	1,478,770	75.7%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1992	1	105,283	30,942	29.4%
1992	Total	105,283	30,942	29.4%
1993	1	734,836	301,932	41.1%
1993	2	108,896	51,690	47.5%
1993	Total	843,732	353,622	41.9%
1994	1	902,686	388,672	43.1%
1994	2	697,119	386,482	55.4%
1994	3	111,645	54,814	49.1%
1994	Total	1,711,450	829,968	48.5%
1995	1	805,095	382,348	47.5%
1995	2	784,726	450,761	57.4%
1995	3	646,649	368,505	57.0%
1995	4	106,661	53,831	50.5%
1995	Total	2,343,131	1,255,445	53.6%
1996	1	1,067,323	542,980	50.9%
1996	2	701,245	442,861	63.2%
1996	3	719,847	480,158	66.7%
1996	4	609,474	455,618	74.8%
1996	5	102,117	81,475	79.8%
1996	Total	3,200,006	2,003,092	62.6%
1997	1	1,323,676	736,751	55.7%
1997	2	859,537	633,787	73.7%
1997	3	656,597	445,174	67.8%
1997	4	670,904	493,686	73.6%
1997	5	565,078	417,032	73.8%
1997	6	92,382	61,302	66.4%
1997	Total	4,168,174	2,787,732	66.9%
1998	1	1,719,492	1,011,384	58.8%
1998	2	1,101,730	778,045	70.6%
1998	3	808,777	659,957	81.6%
1998	4	616,862	507,502	82.3%
1998	5	627,834	522,689	83.3%
1998	6	534,139	472,014	88.4%
1998	7	89,906	77,211	85.9%
1998	Total	5,498,740	4,028,802	73.3%
1999	1	2,455,557	1,575,798	64.2%
1999	2	1,568,012	1,170,068	74.6%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1999	3	1,099,018	826,686	75.2%
1999	4	801,198	664,781	83.0%
1999	5	649,121	499,007	76.9%
1999	6	667,954	497,750	74.5%
1999	7	567,689	511,002	90.0%
1999	8	95,676	63,200	66.1%
1999	Total	7,904,225	5,808,292	73.5%
2000	1	3,485,677	2,439,865	70.0%
2000	2	1,972,901	1,874,511	95.0%
2000	3	1,528,722	1,212,054	79.3%
2000	4	1,091,451	846,291	77.5%
2000	5	822,473	691,264	84.0%
2000	6	704,598	508,008	72.1%
2000	7	701,651	553,330	78.9%
2000	8	551,759	442,131	80.1%
2000	9	87,474	54,218	62.0%
2000	Total	10,946,706	8,621,672	78.8%
2001	1	2,274,865	1,739,587	76.5%
2001	2	3,266,108	2,584,586	79.1%
2001	3	2,470,378	2,101,472	85.1%
2001	4	1,703,612	1,174,080	68.9%
2001	5	1,204,506	1,079,461	89.6%
2001	6	998,144	782,168	78.4%
2001	7	618,008	458,609	74.2%
2001	8	660,540	551,974	83.6%
2001	9	660,507	579,669	87.8%
2001	10	234,744	147,958	63.0%
2001	Total	14,091,412	11,199,564	79.5%
2002	1	1,450,533	890,858	61.4%
2002	2	2,630,646	2,177,313	82.8%
2002	3	2,618,056	2,120,131	81.0%
2002	4	1,859,588	1,416,669	76.2%
2002	5	1,246,704	914,649	73.4%
2002	6	889,354	715,283	80.4%
2002	7	737,434	487,713	66.1%
2002	8	407,176	314,311	77.2%
2002	9	345,879	248,162	71.7%
2002	10	397,852	285,183	71.7%
2002	11	152,204	123,009	80.8%
2002	Total	12,735,426	9,693,281	76.1%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2003	1	1,016,102	582,987	57.4%
2003	2	2,499,997	1,757,842	70.3%
2003	3	2,689,229	2,081,652	77.4%
2003	4	2,447,200	1,918,039	78.4%
2003	5	1,920,860	1,339,581	69.7%
2003	6	1,297,123	864,146	66.6%
2003	7	877,250	584,084	66.6%
2003	8	764,402	503,731	65.9%
2003	9	360,172	242,783	67.4%
2003	10	377,174	219,786	58.3%
2003	11	442,315	346,769	78.4%
2003	12	128,797	93,984	73.0%
2003	Total	14,820,621	10,535,384	71.1%
2004	1	657,747	352,896	53.7%
2004	2	1,476,724	1,096,522	74.3%
2004	3	2,376,373	1,732,298	72.9%
2004	4	2,584,777	1,922,400	74.4%
2004	5	2,347,877	1,618,321	68.9%
2004	6	1,826,735	1,241,997	68.0%
2004	7	1,286,571	848,719	66.0%
2004	8	869,090	553,991	63.7%
2004	9	743,949	568,948	76.5%
2004	10	349,603	220,246	63.0%
2004	11	365,976	237,071	64.8%
2004	12	442,165	355,520	80.4%
2004	13	117,865	64,062	54.4%
2004	Total	15,445,452	10,812,991	70.0%
2005	1	528,512	463,844	87.8%
2005	2	995,107	672,414	67.6%
2005	3	1,395,171	1,148,039	82.3%
2005	4	2,195,095	1,664,148	75.8%
2005	5	2,413,047	1,917,705	79.5%
2005	6	2,157,011	1,599,134	74.1%
2005	7	1,713,624	1,207,521	70.5%
2005	8	1,206,477	802,999	66.6%
2005	9	822,107	575,186	70.0%
2005	10	684,400	427,782	62.5%
2005	11	339,200	299,226	88.2%
2005	12	334,338	248,329	74.3%
2005	13	400,945	257,108	64.1%
2005	14	76,559	47,469	62.0%
2005	Total	15,261,593	11,330,904	74.2%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2006	1	673,787	251,309	37.3%
2006	2	845,886	432,811	51.2%
2006	3	1,086,013	663,668	61.1%
2006	4	1,449,479	836,108	57.7%
2006	5	2,157,154	1,387,641	64.3%
2006	6	2,251,390	1,786,401	79.3%
2006	7	1,867,615	1,388,821	74.4%
2006	8	1,437,106	1,243,861	86.6%
2006	9	1,007,779	840,530	83.4%
2006	10	665,935	558,947	83.9%
2006	11	540,346	508,822	94.2%
2006	12	326,610	243,344	74.5%
2006	13	354,022	241,276	68.2%
2006	14	280,659	288,938	102.9%
2006	15	37,461	68,915	184.0%
2006	Total	14,981,242	10,741,391	71.7%
2007	1	460,787	128,502	27.9%
2007	2	650,388	487,739	75.0%
2007	3	780,326	469,176	60.1%
2007	4	1,028,872	649,565	63.1%
2007	5	1,384,778	956,073	69.0%
2007	6	2,020,298	1,274,313	63.1%
2007	7	2,108,024	1,480,465	70.2%
2007	8	1,701,580	1,313,879	77.2%
2007	9	1,344,437	1,087,548	80.9%
2007	10	928,369	782,625	84.3%
2007	11	625,617	471,971	75.4%
2007	12	510,773	362,316	70.9%
2007	13	303,144	273,947	90.4%
2007	14	331,635	175,977	53.1%
2007	15	261,803	322,155	123.1%
2007	16	37,829	88,783	234.7%
2007	Total	14,478,660	10,325,034	71.3%
2008	1	348,101	85,133	24.5%
2008	2	449,534	292,158	65.0%
2008	3	617,801	439,079	71.1%
2008	4	726,049	476,421	65.6%
2008	5	984,136	619,398	62.9%
2008	6	1,321,508	959,818	72.6%
2008	7	1,897,959	1,282,100	67.6%
2008	8	1,919,786	1,561,683	81.3%



**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2008	9	1,565,239	1,294,309	82.7%
2008	10	1,239,567	1,032,043	83.3%
2008	11	857,193	671,657	78.4%
2008	12	585,384	487,809	83.3%
2008	13	476,326	430,957	90.5%
2008	14	286,724	260,341	90.8%
2008	15	303,915	211,475	69.6%
2008	16	242,014	297,651	123.0%
2008	17	35,432	79,398	224.1%
2008	Total	13,856,666	10,481,430	75.6%
2009	1	391,035	161,003	41.2%
2009	2	338,037	187,534	55.5%
2009	3	430,903	333,027	77.3%
2009	4	560,025	447,967	80.0%
2009	5	679,319	610,882	89.9%
2009	6	932,057	606,354	65.1%
2009	7	1,251,868	844,844	67.5%
2009	8	1,764,867	1,412,624	80.0%
2009	9	1,753,582	1,260,248	71.9%
2009	10	1,443,210	1,349,826	93.5%
2009	11	1,162,563	895,297	77.0%
2009	12	814,274	757,883	93.1%
2009	13	557,803	442,531	79.3%
2009	14	460,711	361,164	78.4%
2009	15	271,176	281,333	103.7%
2009	16	283,646	235,982	83.2%
2009	17	231,188	264,714	114.5%
2009	18	33,913	4,306	12.7%
2009	Total	13,360,177	10,457,519	78.3%
2010	1	366,522	248,673	67.8%
2010	2	388,314	278,194	71.6%
2010	3	328,577	197,376	60.1%
2010	4	422,830	351,071	83.0%
2010	5	560,910	451,917	80.6%
2010	6	677,201	475,423	70.2%
2010	7	940,693	620,714	66.0%
2010	8	1,232,750	932,902	75.7%
2010	9	1,708,574	1,404,391	82.2%
2010	10	1,707,445	1,302,207	76.3%
2010	11	1,427,156	1,152,456	80.8%
2010	12	1,158,104	775,498	67.0%
2010	13	804,065	655,211	81.5%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2010	14	562,840	608,247	108.1%
2010	15	463,526	381,337	82.3%
2010	16	276,479	247,985	89.7%
2010	17	264,294	222,122	84.0%
2010	18	215,676	183,903	85.3%
2010	19	28,182	21,371	75.8%
2010	Total	13,534,140	10,510,997	77.7%
2011	1	32,355	17,224	53.2%
2011	2	364,281	248,928	68.3%
2011	3	386,320	271,130	70.2%
2011	4	324,907	207,767	63.9%
2011	5	414,026	298,628	72.1%
2011	6	537,313	397,024	73.9%
2011	7	692,135	480,319	69.4%
2011	8	898,147	597,776	66.6%
2011	9	1,165,453	867,301	74.4%
2011	10	1,588,391	1,268,051	79.8%
2011	11	1,627,421	1,183,602	72.7%
2011	12	1,349,524	1,052,511	78.0%
2011	13	1,120,452	839,308	74.9%
2011	14	766,806	601,047	78.4%
2011	15	530,499	393,500	74.2%
2011	16	455,021	297,878	65.5%
2011	17	259,048	194,048	74.9%
2011	18	253,033	202,957	80.2%
2011	19	193,231	138,285	71.6%
2011	20	25,368	23,271	91.7%
2011	Total	12,983,728	9,580,555	73.8%
2012	2	30,395	27,867	91.7%
2012	3	352,624	278,712	79.0%
2012	4	388,314	307,310	79.1%
2012	5	326,988	232,689	71.2%
2012	6	402,298	266,025	66.1%
2012	7	524,331	451,596	86.1%
2012	8	663,298	444,209	67.0%
2012	9	856,531	658,730	76.9%
2012	10	1,113,940	815,245	73.2%
2012	11	1,536,018	1,208,734	78.7%
2012	12	1,546,129	1,156,652	74.8%
2012	13	1,267,458	1,023,916	80.8%
2012	14	1,048,218	854,069	81.5%
2012	15	722,016	497,002	68.8%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2012	16	510,803	385,521	75.5%
2012	17	425,815	323,537	76.0%
2012	18	235,762	158,971	67.4%
2012	19	233,926	158,192	67.6%
2012	20	176,405	151,612	85.9%
2012	21	24,482	16,005	65.4%
2012	Total	12,385,750	9,416,592	76.0%
2013	3	29,678	24,980	84.2%
2013	4	339,853	240,810	70.9%
2013	5	380,504	284,941	74.9%
2013	6	318,205	213,415	67.1%
2013	7	393,055	320,179	81.5%
2013	8	499,310	375,419	75.2%
2013	9	638,747	528,136	82.7%
2013	10	852,826	597,369	70.0%
2013	11	1,076,792	830,947	77.2%
2013	12	1,497,147	1,275,200	85.2%
2013	13	1,507,184	1,190,654	79.0%
2013	14	1,207,072	1,044,598	86.5%
2013	15	1,011,078	765,573	75.7%
2013	16	705,581	509,738	72.2%
2013	17	491,066	330,666	67.3%
2013	18	409,232	305,668	74.7%
2013	19	229,064	175,081	76.4%
2013	20	218,222	182,398	83.6%
2013	21	166,473	111,658	67.1%
2013	22	21,361	15,296	71.6%
2013	Total	11,992,452	9,322,726	77.7%
2014	4	28,889	12,539	43.4%
2014	5	335,151	252,729	75.4%
2014	6	365,733	299,567	81.9%
2014	7	306,733	204,896	66.8%
2014	8	383,593	364,905	95.1%
2014	9	478,828	354,222	74.0%
2014	10	627,019	484,257	77.2%
2014	11	834,301	504,699	60.5%
2014	12	1,052,968	708,252	67.3%
2014	13	1,412,381	1,215,893	86.1%
2014	14	1,430,872	1,095,405	76.6%
2014	15	1,109,203	1,047,176	94.4%
2014	16	952,298	757,186	79.5%
2014	17	665,210	474,904	71.4%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan D

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2014	18	463,146	397,378	85.8%
2014	19	398,937	322,020	80.7%
2014	20	219,257	188,077	85.8%
2014	21	198,876	130,862	65.8%
2014	22	151,712	95,922	63.2%
2014	23	16,425	16,493	100.4%
2014	Total	11,431,530	8,927,381	78.1%
2015	5	24,574	18,132	73.8%
2015	6	255,523	215,768	84.4%
2015	7	253,821	173,552	68.4%
2015	8	219,346	150,383	68.6%
2015	9	272,215	217,917	80.1%
2015	10	342,272	239,161	69.9%
2015	11	466,321	338,546	72.6%
2015	12	617,381	365,134	59.1%
2015	13	732,743	645,986	88.2%
2015	14	1,010,132	826,205	81.8%
2015	15	978,949	635,942	65.0%
2015	16	766,714	659,927	86.1%
2015	17	672,528	480,487	71.4%
2015	18	446,000	304,714	68.3%
2015	19	312,724	271,498	86.8%
2015	20	252,606	169,264	67.0%
2015	21	150,865	116,911	77.5%
2015	22	129,338	92,264	71.3%
2015	23	88,904	85,298	95.9%
2015	24	6,440	5,450	84.6%
2015	Total	7,999,397	6,012,538	75.2%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1993	1	62,031	26,450	42.6%
1993	Total	62,031	26,450	42.6%
1994	1	1,525,154	709,739	46.5%
1994	2	86,776	39,268	45.3%
1994	Total	1,611,930	749,007	46.5%
1995	1	2,373,084	1,126,840	47.5%
1995	2	1,375,837	852,130	61.9%
1995	3	87,097	64,471	74.0%
1995	Total	3,836,018	2,043,441	53.3%
1996	1	3,429,318	1,811,302	52.8%
1996	2	2,131,841	1,234,850	57.9%
1996	3	1,331,548	927,850	69.7%
1996	4	85,592	42,025	49.1%
1996	Total	6,978,299	4,016,027	57.6%
1997	1	4,646,960	2,517,827	54.2%
1997	2	2,954,482	1,917,926	64.9%
1997	3	2,041,101	1,332,810	65.3%
1997	4	1,278,941	952,270	74.5%
1997	5	82,326	52,666	64.0%
1997	Total	11,003,810	6,773,499	61.6%
1998	1	7,221,726	4,557,783	63.1%
1998	2	4,121,042	2,748,896	66.7%
1998	3	2,833,993	2,104,523	74.3%
1998	4	1,961,583	1,458,659	74.4%
1998	5	1,232,294	980,176	79.5%
1998	6	81,130	48,913	60.3%
1998	Total	17,451,768	11,898,950	68.2%
1999	1	12,184,457	7,771,188	63.8%
1999	2	6,847,912	4,914,900	71.8%
1999	3	4,257,729	3,087,742	72.5%
1999	4	2,957,982	2,253,604	76.2%
1999	5	2,106,081	1,463,541	69.5%
1999	6	1,310,697	996,212	76.0%
1999	7	87,920	50,094	57.0%
1999	Total	29,752,778	20,537,281	69.0%
2000	1	19,279,571	14,084,516	73.1%
2000	2	10,213,774	8,433,538	82.6%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2000	3	6,948,512	5,683,855	81.8%
2000	4	4,438,669	3,386,915	76.3%
2000	5	3,052,910	2,799,413	91.7%
2000	6	2,267,047	1,771,921	78.2%
2000	7	1,389,013	1,074,203	77.3%
2000	8	232,523	169,003	72.7%
2000	Total	47,822,019	37,403,364	78.2%
2001	1	16,676,199	12,463,727	74.7%
2001	2	19,805,651	16,079,878	81.2%
2001	3	13,471,835	9,872,063	73.3%
2001	4	8,062,024	5,504,851	68.3%
2001	5	5,397,310	4,104,385	76.0%
2001	6	3,679,905	3,148,528	85.6%
2001	7	2,448,700	1,972,474	80.6%
2001	8	1,914,434	1,419,304	74.1%
2001	9	387,860	305,844	78.9%
2001	10	1,546	0	0.0%
2001	Total	71,845,464	54,871,054	76.4%
2002	1	8,242,399	5,063,156	61.4%
2002	2	19,159,528	13,736,810	71.7%
2002	3	16,898,218	11,835,847	70.0%
2002	4	11,066,442	7,030,707	63.5%
2002	5	6,381,096	3,983,037	62.4%
2002	6	4,117,515	2,625,278	63.8%
2002	7	2,868,647	1,934,679	67.4%
2002	8	1,834,552	1,174,201	64.0%
2002	9	1,336,405	825,548	61.8%
2002	10	377,751	257,672	68.2%
2002	11	1,931	663	34.3%
2002	Total	72,284,484	48,467,598	67.1%
2003	1	3,428,440	1,626,597	47.4%
2003	2	10,944,234	6,956,837	63.6%
2003	3	19,957,486	12,965,079	65.0%
2003	4	16,812,947	10,820,515	64.4%
2003	5	11,131,563	6,776,185	60.9%
2003	6	6,528,829	3,710,175	56.8%
2003	7	3,954,211	2,415,355	61.1%
2003	8	2,884,846	1,680,098	58.2%
2003	9	1,791,910	1,071,972	59.8%
2003	10	1,421,038	836,358	58.9%
2003	11	248,112	144,170	58.1%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2003	12	2,359	249	10.6%
2003	Total	79,105,975	49,003,590	61.9%
2004	1	2,475,406	1,032,636	41.7%
2004	2	4,742,982	2,690,594	56.7%
2004	3	9,850,057	6,207,061	63.0%
2004	4	18,244,437	12,258,868	67.2%
2004	5	15,427,992	10,099,647	65.5%
2004	6	10,252,199	6,383,484	62.3%
2004	7	6,166,881	3,718,964	60.3%
2004	8	3,711,811	2,310,863	62.3%
2004	9	2,632,711	1,736,176	65.9%
2004	10	1,681,414	1,039,885	61.8%
2004	11	1,335,109	854,154	64.0%
2004	12	228,951	132,654	57.9%
2004	13	2,434	0	0.0%
2004	Total	76,752,384	48,464,986	63.1%
2005	1	3,643,345	2,354,246	64.6%
2005	2	4,080,592	2,284,400	56.0%
2005	3	4,437,850	2,921,036	65.8%
2005	4	8,848,608	6,573,344	74.3%
2005	5	16,467,252	12,145,823	73.8%
2005	6	14,055,826	9,809,935	69.8%
2005	7	9,387,502	6,137,052	65.4%
2005	8	5,607,883	3,694,815	65.9%
2005	9	3,313,357	2,029,131	61.2%
2005	10	2,364,251	1,548,466	65.5%
2005	11	1,517,359	1,128,326	74.4%
2005	12	1,227,219	809,595	66.0%
2005	13	208,932	58,422	28.0%
2005	14	2,068	864	41.8%
2005	Total	75,162,044	51,495,455	68.5%
2006	1	8,254,256	2,735,719	33.1%
2006	2	5,026,224	4,062,562	80.8%
2006	3	3,648,230	2,292,786	62.8%
2006	4	4,931,940	2,740,494	55.6%
2006	5	10,018,865	5,695,569	56.8%
2006	6	15,900,882	10,965,484	69.0%
2006	7	12,300,175	9,408,587	76.5%
2006	8	7,660,398	6,210,401	81.1%
2006	9	4,491,464	3,640,280	81.0%
2006	10	2,640,380	2,183,799	82.7%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2006	11	1,906,942	1,954,584	102.5%
2006	12	1,324,094	1,057,997	79.9%
2006	13	809,577	830,267	102.6%
2006	14	43,088	167,225	388.1%
2006	15	1,531	1,783	116.5%
2006	16	523	0	0.0%
2006	Total	78,958,569	53,947,537	68.3%
2007	1	7,192,747	2,327,794	32.4%
2007	2	7,858,008	5,192,796	66.1%
2007	3	4,757,734	4,011,660	84.3%
2007	4	3,495,644	2,379,158	68.1%
2007	5	4,734,036	2,641,025	55.8%
2007	6	9,346,703	5,523,028	59.1%
2007	7	14,969,430	10,510,835	70.2%
2007	8	11,458,693	9,213,267	80.4%
2007	9	7,222,183	6,275,233	86.9%
2007	10	4,275,335	3,539,310	82.8%
2007	11	2,512,881	2,353,985	93.7%
2007	12	1,835,363	1,654,989	90.2%
2007	13	1,244,777	1,052,297	84.5%
2007	14	738,192	791,398	107.2%
2007	15	38,521	161,257	418.6%
2007	16	1,573	0	0.0%
2007	17	567	0	0.0%
2007	Total	81,682,386	57,628,032	70.6%
2008	1	7,786,017	2,961,733	38.0%
2008	2	6,744,653	4,773,090	70.8%
2008	3	7,393,978	5,123,590	69.3%
2008	4	4,484,891	4,214,578	94.0%
2008	5	3,315,442	2,404,854	72.5%
2008	6	4,464,510	2,697,862	60.4%
2008	7	8,787,264	5,291,655	60.2%
2008	8	13,567,377	10,211,423	75.3%
2008	9	10,572,842	8,987,251	85.0%
2008	10	6,717,397	6,416,560	95.5%
2008	11	4,023,141	3,871,121	96.2%
2008	12	2,387,607	2,320,402	97.2%
2008	13	1,693,634	1,741,835	102.8%
2008	14	1,124,391	1,123,563	99.9%
2008	15	667,786	764,265	114.4%
2008	16	36,820	176,917	480.5%
2008	17	1,640	0	0.0%



### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2008	18	539	0	0.0%
2008	Total	83,769,930	63,080,699	75.3%
2009	1	10,042,397	4,589,593	45.7%
2009	2	7,432,179	5,784,996	77.8%
2009	3	6,384,965	4,819,863	75.5%
2009	4	7,002,035	5,310,404	75.8%
2009	5	4,282,280	4,309,149	100.6%
2009	6	3,198,503	2,450,275	76.6%
2009	7	4,316,643	2,737,123	63.4%
2009	8	8,260,741	5,365,954	65.0%
2009	9	12,607,653	10,379,030	82.3%
2009	10	9,930,205	8,821,698	88.8%
2009	11	6,385,862	5,998,970	93.9%
2009	12	3,884,296	3,765,566	96.9%
2009	13	2,253,012	2,288,500	101.6%
2009	14	1,584,689	1,844,736	116.4%
2009	15	1,032,358	1,036,732	100.4%
2009	16	633,603	709,615	112.0%
2009	17	36,994	135,304	365.7%
2009	18	1,650	0	0.0%
2009	19	555	0	0.0%
2009	Total	89,270,619	70,347,508	78.8%
2010	1	13,919,130	12,778,989	91.8%
2010	2	10,269,068	7,404,752	72.1%
2010	3	7,562,299	5,153,808	68.2%
2010	4	6,485,180	4,539,417	70.0%
2010	5	7,168,184	5,370,363	74.9%
2010	6	4,411,152	3,128,131	70.9%
2010	7	3,356,340	2,324,585	69.3%
2010	8	4,387,043	3,197,287	72.9%
2010	9	8,255,175	6,530,993	79.1%
2010	10	12,660,870	10,145,372	80.1%
2010	11	10,159,545	8,494,526	83.6%
2010	12	6,561,468	5,173,552	78.8%
2010	13	3,913,078	3,171,387	81.0%
2010	14	2,274,663	1,954,072	85.9%
2010	15	1,591,839	1,360,865	85.5%
2010	16	1,041,615	908,935	87.3%
2010	17	636,105	500,788	78.7%
2010	18	34,700	21,021	60.6%
2010	19	1,766	333	18.9%
2010	20	605	0	0.0%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2010	Total	104,689,826	82,159,176	78.5%
2011	1	1,111,463	1,300,324	117.0%
2011	2	13,852,838	11,855,151	85.6%
2011	3	10,268,725	7,009,893	68.3%
2011	4	7,687,596	5,405,291	70.3%
2011	5	6,585,614	4,476,096	68.0%
2011	6	7,331,212	5,128,506	70.0%
2011	7	4,570,285	3,092,079	67.7%
2011	8	3,428,090	2,278,144	66.5%
2011	9	4,478,765	3,231,430	72.2%
2011	10	8,227,007	6,295,384	76.5%
2011	11	12,719,583	10,138,129	79.7%
2011	12	10,229,134	8,311,864	81.3%
2011	13	6,590,007	5,263,301	79.9%
2011	14	3,962,025	3,115,206	78.6%
2011	15	2,303,188	1,995,478	86.6%
2011	16	1,626,467	1,422,522	87.5%
2011	17	1,051,213	849,327	80.8%
2011	18	625,691	512,632	81.9%
2011	19	37,136	16,876	45.4%
2011	20	1,896	695	36.7%
2011	21	666	39	5.8%
2011	Total	106,688,598	81,698,366	76.6%
2012	2	1,129,330	1,310,258	116.0%
2012	3	13,840,246	11,284,358	81.5%
2012	4	10,369,295	7,013,569	67.6%
2012	5	7,663,780	5,279,228	68.9%
2012	6	6,665,888	4,584,560	68.8%
2012	7	7,507,916	5,089,486	67.8%
2012	8	4,588,581	2,916,120	63.6%
2012	9	3,452,726	2,392,031	69.3%
2012	10	4,494,212	3,205,226	71.3%
2012	11	8,167,533	6,293,947	77.1%
2012	12	12,594,946	9,626,212	76.4%
2012	13	10,058,388	7,436,831	73.9%
2012	14	6,497,550	4,962,541	76.4%
2012	15	3,926,687	2,920,635	74.4%
2012	16	2,293,772	1,871,514	81.6%
2012	17	1,606,306	1,311,269	81.6%
2012	18	1,008,315	864,815	85.8%
2012	19	603,737	512,130	84.8%
2012	20	35,841	23,915	66.7%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2012	21	1,998	5,370	268.7%
2012	22	666	317	47.6%
2012	Total	106,507,713	78,904,331	74.1%
2013	3	1,101,898	1,191,624	108.1%
2013	4	13,500,846	10,711,157	79.3%
2013	5	10,207,908	6,848,329	67.1%
2013	6	7,555,165	5,364,059	71.0%
2013	7	6,615,172	4,499,299	68.0%
2013	8	7,322,637	5,353,030	73.1%
2013	9	4,470,788	2,927,828	65.5%
2013	10	3,348,603	2,364,727	70.6%
2013	11	4,332,102	3,037,171	70.1%
2013	12	7,810,584	5,989,309	76.7%
2013	13	11,905,609	9,231,757	77.5%
2013	14	9,503,095	7,271,347	76.5%
2013	15	6,242,453	4,889,795	78.3%
2013	16	3,749,582	3,024,482	80.7%
2013	17	2,210,412	1,632,937	73.9%
2013	18	1,516,572	1,260,632	83.1%
2013	19	926,079	775,564	83.7%
2013	20	558,067	390,302	69.9%
2013	21	34,460	36,026	104.5%
2013	22	2,118	1,604	75.7%
2013	23	726	393	54.1%
2013	Total	102,914,875	76,801,371	74.6%
2014	4	1,095,135	1,107,106	101.1%
2014	5	13,243,083	10,116,379	76.4%
2014	6	9,991,104	6,667,020	66.7%
2014	7	7,467,800	4,971,315	66.6%
2014	8	6,368,336	4,430,814	69.6%
2014	9	7,068,486	4,945,708	70.0%
2014	10	4,326,265	3,075,825	71.1%
2014	11	3,236,744	2,347,638	72.5%
2014	12	4,250,241	3,036,698	71.4%
2014	13	7,408,153	5,438,843	73.4%
2014	14	11,309,552	8,511,784	75.3%
2014	15	8,894,789	6,918,983	77.8%
2014	16	5,970,256	4,693,103	78.6%
2014	17	3,617,384	2,826,349	78.1%
2014	18	2,106,612	1,757,885	83.4%
2014	19	1,408,904	1,174,055	83.3%
2014	20	843,606	683,234	81.0%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2014	21	512,725	403,838	78.8%
2014	22	30,386	24,288	79.9%
2014	23	2,179	797	36.6%
2014	24	726	212	29.2%
2014	Total	99,152,465	73,131,875	73.8%
2015	5	1,040,632	998,546	96.0%
2015	6	10,348,224	8,304,932	80.3%
2015	7	7,083,015	5,033,784	71.1%
2015	8	5,374,082	3,858,163	71.8%
2015	9	4,539,361	3,193,904	70.4%
2015	10	5,128,246	4,040,545	78.8%
2015	11	2,962,615	2,234,442	75.4%
2015	12	2,352,306	1,760,109	74.8%
2015	13	3,164,658	2,557,570	80.8%
2015	14	5,521,236	4,588,810	83.1%
2015	15	8,071,603	6,394,999	79.2%
2015	16	6,143,296	5,160,167	84.0%
2015	17	4,029,902	3,187,687	79.1%
2015	18	2,398,916	2,013,799	83.9%
2015	19	1,377,435	1,178,292	85.5%
2015	20	921,438	873,765	94.8%
2015	21	554,244	469,086	84.6%
2015	22	306,981	215,419	70.2%
2015	23	3,316	345	10.4%
2015	24	2,179	1,275	58.5%
2015	Total	71,323,683	56,065,641	78.6%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1992	1	438,343	165,420	37.7%
1992	Total	438,343	165,420	37.7%
1993	1	2,913,767	1,256,849	43.1%
1993	2	468,269	301,308	64.3%
1993	Total	3,382,036	1,558,157	46.1%
1994	1	1,961,832	736,099	37.5%
1994	2	2,874,759	1,384,151	48.1%
1994	3	488,995	217,853	44.6%
1994	Total	5,325,586	2,338,103	43.9%
1995	1	1,081,975	467,965	43.3%
1995	2	1,729,342	849,307	49.1%
1995	3	2,643,871	1,496,060	56.6%
1995	4	439,833	238,793	54.3%
1995	Total	5,895,021	3,052,125	51.8%
1996	1	1,067,368	521,024	48.8%
1996	2	934,208	519,085	55.6%
1996	3	1,599,431	951,022	59.5%
1996	4	2,462,169	1,518,884	61.7%
1996	5	412,464	259,403	62.9%
1996	Total	6,475,640	3,769,418	58.2%
1997	1	1,199,338	495,471	41.3%
1997	2	909,717	528,777	58.1%
1997	3	882,944	541,172	61.3%
1997	4	1,500,453	995,235	66.3%
1997	5	2,309,114	1,618,738	70.1%
1997	6	384,742	257,222	66.9%
1997	Total	7,186,308	4,436,615	61.7%
1998	1	1,133,504	534,171	47.1%
1998	2	947,190	557,277	58.8%
1998	3	794,357	585,895	73.8%
1998	4	786,155	501,412	63.8%
1998	5	1,382,127	1,087,996	78.7%
1998	6	2,186,841	1,644,953	75.2%
1998	7	372,016	249,235	67.0%
1998	Total	7,602,190	5,160,939	67.9%
1999	1	1,259,387	692,071	55.0%
1999	2	1,000,224	580,898	58.1%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
1999	3	902,713	597,945	66.2%
1999	4	752,096	599,602	79.7%
1999	5	770,812	486,858	63.2%
1999	6	1,624,813	1,077,623	66.3%
1999	7	2,230,281	1,731,624	77.6%
1999	8	365,909	285,953	78.1%
1999	Total	8,906,235	6,052,574	68.0%
2000	1	2,582,458	1,764,401	68.3%
2000	2	1,178,494	722,584	61.3%
2000	3	978,382	580,952	59.4%
2000	4	891,975	631,393	70.8%
2000	5	782,016	624,706	79.9%
2000	6	890,934	574,042	64.4%
2000	7	1,721,687	1,159,930	67.4%
2000	8	2,259,267	1,780,487	78.8%
2000	9	359,737	280,975	78.1%
2000	Total	11,644,950	8,119,470	69.7%
2001	1	6,553,692	5,368,690	81.9%
2001	2	14,633,294	12,412,814	84.8%
2001	3	1,267,204	890,184	70.2%
2001	4	916,106	580,297	63.3%
2001	5	893,522	679,086	76.0%
2001	6	759,965	548,852	72.2%
2001	7	670,107	504,259	75.3%
2001	8	974,819	748,730	76.8%
2001	9	2,110,315	1,719,290	81.5%
2001	10	1,049,306	1,031,275	98.3%
2001	Total	29,828,330	24,483,477	82.1%
2002	1	3,816,173	2,968,711	77.8%
2002	2	4,722,710	3,952,433	83.7%
2002	3	6,883,896	4,966,383	72.1%
2002	4	2,516,728	1,965,907	78.1%
2002	5	643,094	398,449	62.0%
2002	6	583,376	409,189	70.1%
2002	7	466,104	300,478	64.5%
2002	8	376,868	231,907	61.5%
2002	9	564,834	413,900	73.3%
2002	10	1,078,053	672,232	62.4%
2002	11	745,614	547,429	73.4%
2002	Total	22,397,450	16,827,018	75.1%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2003	1	1,396,553	955,839	68.4%
2003	2	4,604,024	3,552,351	77.2%
2003	3	5,140,704	3,455,623	67.2%
2003	4	7,643,624	5,148,836	67.4%
2003	5	1,003,126	494,341	49.3%
2003	6	698,390	347,647	49.8%
2003	7	593,985	395,036	66.5%
2003	8	467,966	239,582	51.2%
2003	9	370,355	209,453	56.6%
2003	10	554,378	392,194	70.7%
2003	11	1,373,330	858,447	62.5%
2003	12	609,761	383,656	62.9%
2003	Total	24,456,196	16,433,005	67.2%
2004	1	580,881	343,772	59.2%
2004	2	1,637,668	1,122,164	68.5%
2004	3	3,780,060	2,864,709	75.8%
2004	4	6,028,617	4,075,614	67.6%
2004	5	5,665,448	3,818,111	67.4%
2004	6	967,325	537,261	55.5%
2004	7	698,901	345,448	49.4%
2004	8	584,816	382,078	65.3%
2004	9	458,109	329,077	71.8%
2004	10	354,599	234,686	66.2%
2004	11	551,875	359,838	65.2%
2004	12	1,312,907	794,382	60.5%
2004	13	574,559	430,301	74.9%
2004	Total	23,195,765	15,637,441	67.4%
2005	1	437,734	340,958	77.9%
2005	2	838,771	468,081	55.8%
2005	3	1,482,598	1,142,369	77.1%
2005	4	3,344,769	2,851,237	85.2%
2005	5	4,112,855	6,548,392	159.2%
2005	6	6,186,883	962,248	15.6%
2005	7	906,732	467,659	51.6%
2005	8	650,530	490,389	75.4%
2005	9	544,034	346,491	63.7%
2005	10	418,882	270,391	64.6%
2005	11	326,363	224,115	68.7%
2005	12	528,710	366,824	69.4%
2005	13	1,182,604	899,447	76.1%
2005	14	491,527	219,774	44.7%
2005	Total	21,452,992	15,598,375	72.7%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2006	1	535,522	177,681	33.2%
2006	2	671,151	428,281	63.8%
2006	3	886,405	406,495	45.9%
2006	4	1,604,461	937,795	58.4%
2006	5	2,882,916	2,245,044	77.9%
2006	6	7,520,250	3,926,382	52.2%
2006	7	1,494,626	3,212,122	214.9%
2006	8	736,868	537,273	72.9%
2006	9	562,383	403,333	71.7%
2006	10	445,517	343,261	77.0%
2006	11	375,921	231,871	61.7%
2006	12	368,352	204,906	55.6%
2006	13	687,881	304,551	44.3%
2006	14	1,006,272	755,118	75.0%
2006	15	145,336	322,025	221.6%
2006	Total	19,923,860	14,436,138	72.5%
2007	1	329,305	89,033	27.0%
2007	2	486,451	309,290	63.6%
2007	3	603,409	350,646	58.1%
2007	4	795,523	400,217	50.3%
2007	5	1,414,043	856,319	60.6%
2007	6	2,520,286	2,067,964	82.1%
2007	7	6,870,932	3,521,442	51.3%
2007	8	1,387,281	3,437,281	247.8%
2007	9	706,968	547,748	77.5%
2007	10	534,609	380,116	71.1%
2007	11	428,092	338,615	79.1%
2007	12	351,315	181,139	51.6%
2007	13	348,876	193,742	55.5%
2007	14	635,455	327,806	51.6%
2007	15	923,934	671,716	72.7%
2007	16	134,130	337,127	251.3%
2007	Total	18,470,611	14,010,201	75.9%
2008	1	240,615	76,860	31.9%
2008	2	303,551	155,368	51.2%
2008	3	443,182	254,304	57.4%
2008	4	559,554	272,386	48.7%
2008	5	745,365	419,490	56.3%
2008	6	1,273,397	788,005	61.9%
2008	7	2,244,842	1,614,492	71.9%
2008	8	6,086,792	3,456,812	56.8%



### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2008	9	1,266,641	2,859,288	225.7%
2008	10	678,555	588,272	86.7%
2008	11	500,735	332,342	66.4%
2008	12	416,268	316,197	76.0%
2008	13	331,618	228,498	68.9%
2008	14	324,067	190,208	58.7%
2008	15	574,625	302,411	52.6%
2008	16	834,772	753,351	90.2%
2008	17	117,242	304,907	260.1%
2008	Total	16,941,821	12,913,191	76.2%
2009	1	181,495	71,862	39.6%
2009	2	223,563	146,970	65.7%
2009	3	284,807	141,415	49.7%
2009	4	405,334	281,286	69.4%
2009	5	532,331	292,341	54.9%
2009	6	685,258	403,349	58.9%
2009	7	1,188,334	696,207	58.6%
2009	8	2,020,629	1,618,695	80.1%
2009	9	5,602,978	3,226,436	57.6%
2009	10	1,207,591	2,871,736	237.8%
2009	11	663,397	562,296	84.8%
2009	12	502,964	364,766	72.5%
2009	13	403,696	318,553	78.9%
2009	14	316,845	247,750	78.2%
2009	15	311,695	216,122	69.3%
2009	16	555,516	353,049	63.6%
2009	17	785,892	653,937	83.2%
2009	18	109,161	25,743	23.6%
2009	Total	15,981,486	12,492,513	78.2%
2010	1	145,808	87,323	59.9%
2010	2	175,076	130,897	74.8%
2010	3	210,138	112,664	53.6%
2010	4	278,454	187,384	67.3%
2010	5	393,827	233,799	59.4%
2010	6	513,009	335,501	65.4%
2010	7	676,262	424,612	62.8%
2010	8	1,156,166	788,623	68.2%
2010	9	1,859,279	1,521,347	81.8%
2010	10	5,235,322	4,557,885	87.1%
2010	11	1,189,991	1,175,586	98.8%
2010	12	682,609	444,154	65.1%
2010	13	498,099	310,631	62.4%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2010	14	401,967	312,237	77.7%
2010	15	323,506	219,330	67.8%
2010	16	313,291	167,211	53.4%
2010	17	547,709	371,597	67.8%
2010	18	745,735	524,595	70.3%
2010	19	104,943	74,517	71.0%
2010	Total	15,451,191	11,979,894	77.5%
2011	1	6,058	6,900	113.9%
2011	2	132,919	132,744	99.9%
2011	3	175,203	103,084	58.8%
2011	4	202,536	138,563	68.4%
2011	5	269,945	190,744	70.7%
2011	6	384,169	242,336	63.1%
2011	7	501,631	332,530	66.3%
2011	8	641,694	409,681	63.8%
2011	9	1,056,763	712,836	67.5%
2011	10	1,677,010	1,089,731	65.0%
2011	11	4,748,907	4,239,066	89.3%
2011	12	1,130,162	904,495	80.0%
2011	13	663,198	466,203	70.3%
2011	14	483,235	347,177	71.8%
2011	15	380,882	315,631	82.9%
2011	16	304,463	207,419	68.1%
2011	17	294,141	190,534	64.8%
2011	18	524,654	351,423	67.0%
2011	19	711,725	540,979	76.0%
2011	20	100,719	83,647	83.0%
2011	Total	14,390,014	11,005,724	76.5%
2012	2	4,970	3,641	73.3%
2012	3	127,301	98,908	77.7%
2012	4	169,253	103,945	61.4%
2012	5	193,070	114,846	59.5%
2012	6	256,225	168,847	65.9%
2012	7	370,849	238,367	64.3%
2012	8	479,675	291,645	60.8%
2012	9	609,210	344,876	56.6%
2012	10	983,424	738,871	75.1%
2012	11	1,475,639	980,209	66.4%
2012	12	4,309,346	3,724,377	86.4%
2012	13	1,041,144	735,124	70.6%
2012	14	633,923	452,764	71.4%
2012	15	468,740	340,097	72.6%

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2012	16	366,470	258,969	70.7%
2012	17	295,291	239,825	81.2%
2012	18	282,342	186,219	66.0%
2012	19	497,267	370,822	74.6%
2012	20	664,248	509,752	76.7%
2012	21	90,197	85,013	94.3%
2012	Total	13,318,583	9,987,117	75.0%
2013	3	4,835	4,220	87.3%
2013	4	128,064	94,521	73.8%
2013	5	155,159	163,078	105.1%
2013	6	176,046	100,147	56.9%
2013	7	234,925	146,257	62.3%
2013	8	351,568	210,861	60.0%
2013	9	464,218	288,660	62.2%
2013	10	592,461	386,093	65.2%
2013	11	882,758	592,191	67.1%
2013	12	1,344,829	894,545	66.5%
2013	13	3,867,411	3,240,998	83.8%
2013	14	982,946	779,275	79.3%
2013	15	608,628	397,855	65.4%
2013	16	456,953	263,936	57.8%
2013	17	362,866	339,034	93.4%
2013	18	271,906	235,584	86.6%
2013	19	256,144	167,394	65.4%
2013	20	466,810	322,181	69.0%
2013	21	636,913	477,119	74.9%
2013	22	81,927	75,956	92.7%
2013	Total	12,327,367	9,179,906	74.5%
2014	4	5,085	6,058	119.1%
2014	5	125,451	132,098	105.3%
2014	6	136,824	122,036	89.2%
2014	7	166,279	99,266	59.7%
2014	8	214,487	138,487	64.6%
2014	9	322,647	203,279	63.0%
2014	10	453,159	287,392	63.4%
2014	11	573,392	375,886	65.6%
2014	12	839,511	497,083	59.2%
2014	13	1,197,189	856,289	71.5%
2014	14	3,452,402	2,947,873	85.4%
2014	15	879,171	638,661	72.6%
2014	16	565,050	368,139	65.2%
2014	17	444,544	328,385	73.9%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 1990 Plan G

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2014	18	342,160	272,967	79.8%
2014	19	252,749	177,469	70.2%
2014	20	247,085	162,045	65.6%
2014	21	457,748	340,954	74.5%
2014	22	588,526	476,843	81.0%
2014	23	70,021	59,146	84.5%
2014	Total	11,333,478	8,490,353	74.9%
2015	5	4,660	7,519	161.3%
2015	6	98,125	78,569	80.1%
2015	7	97,081	75,387	77.7%
2015	8	129,464	68,041	52.6%
2015	9	154,225	84,171	54.6%
2015	10	239,210	116,827	48.8%
2015	11	328,248	163,075	49.7%
2015	12	410,391	249,755	60.9%
2015	13	609,451	404,477	66.4%
2015	14	788,034	493,812	62.7%
2015	15	2,302,817	1,869,311	81.2%
2015	16	489,187	404,991	82.8%
2015	17	392,232	265,642	67.7%
2015	18	292,483	174,110	59.5%
2015	19	202,426	176,645	87.3%
2015	20	171,636	101,355	59.1%
2015	21	178,329	130,723	73.3%
2015	22	336,356	296,769	88.2%
2015	23	370,852	246,683	66.5%
2015	24	20,225	13,702	67.7%
2015	Total	7,615,434	5,421,564	71.2%

# Exhibit 4 - Loss Ratio Projection

Rhode Island - 1990 Plan A

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.225
	1993	1.0	0	621	0.0%	621	0.0%	2.150
	1994	2.4	458	967	47.4%	967	47.4%	2.077
	1995	5.3	81	2,424	3.3%	2,424	3.3%	2.007
	1996	5.4	1,006	2,649	38.0%	2,649	38.0%	1.939
	1997	6.7	9,833	3,313	296.8%	3,313	296.8%	1.874
	1998	8.7	2,883	3,885	74.2%	3,885	74.2%	1.810
	1999	9.0	2,261	4,618	49.0%	4,618	49.0%	1.749
	2000	9.1	22,342	5,292	422.2%	5,292	422.2%	1.690
	2001	11.4	4,480	6,992	64.1%	6,992	64.1%	1.633
	2002	8.7	6,035	7,256	83.2%	7,256	83.2%	1.577
	2003	7.5	2,896	9,104	31.8%	9,104	31.8%	1.524
	2004	7.0	2,151	7,699	27.9%	7,699	27.9%	1.473
	2005	7.7	6,247	9,993	62.5%	9,993	62.5%	1.423
	2006	7.2	4,381	9,224	47.5%	9,224	47.5%	1.375
	2007	7.0	2,248	9,277	24.2%	9,277	24.2%	1.328
	2008	7.0	2,719	10,006	27.2%	10,006	27.2%	1.283
	2009	5.1	4,846	7,923	61.2%	7,923	61.2%	1.240
	2010	5.0	2,674	8,594	31.1%	8,594	31.1%	1.198
	2011	5.0	4,176	9,393	44.5%	9,393	44.5%	1.157
	2012	5.0	2,658	9,981	26.6%	9,981	26.6%	1.118
	2013	5.0	3,340	10,418	32.1%	10,418	32.1%	1.080
	2014	5.0	3,646	10,825	33.7%	10,825	33.7%	1.044
	2015 Q1-Q3	3.8	1,691	8,251	20.5%	8,251	20.5%	1.013
<i>Projected</i>	2015 Q4	1.2	1,732	2,715	63.8%	2,715	63.8%	0.996
	2016	4.6	7,100	10,182	69.7%	10,182	69.7%	0.975
	2017	4.2	6,700	9,317	71.9%	9,317	71.9%	0.942
	2018	3.7	6,255	8,653	72.3%	8,653	72.3%	0.910
	2019	3.3	5,748	7,877	73.0%	7,877	73.0%	0.879
	2020	2.9	5,228	7,040	74.3%	7,040	74.3%	0.849
	2021	2.5	4,637	6,198	74.8%	6,198	74.8%	0.821
	2022	2.1	4,035	5,364	75.2%	5,364	75.2%	0.793
	2023	1.7	3,512	4,652	75.5%	4,652	75.5%	0.766
	2024	1.4	2,979	3,953	75.4%	3,953	75.4%	0.740
	2025	1.2	2,467	3,273	75.4%	3,273	75.4%	0.715
	2026	0.9	2,042	2,710	75.4%	2,710	75.4%	0.691
	2027	0.8	1,691	2,244	75.4%	2,244	75.4%	0.667
	2028	0.6	1,400	1,858	75.4%	1,858	75.4%	0.645
	2029	0.5	1,138	1,507	75.5%	1,507	75.5%	0.623
	2030	0.4	908	1,198	75.8%	1,198	75.8%	0.602
	2031	0.3	733	965	75.9%	965	75.9%	0.582
	2032	0.2	558	739	75.5%	739	75.5%	0.562
	2033	0.2	396	534	74.2%	534	74.2%	0.543
	2034	0.1	292	399	73.2%	399	73.2%	0.525
	2035	0.1	194	267	72.6%	267	72.6%	0.507
	2036	0.0	106	146	72.6%	146	72.6%	0.490
	2037	0.0	58	79	72.6%	79	72.6%	0.473
	2038	0.0	31	43	72.7%	43	72.7%	0.457
	2039	0.0	17	23	72.7%	23	72.7%	0.442
	2040	0.0	9	13	72.7%	13	72.7%	0.427
	2041	0.0	5	7	72.0%	7	72.0%	0.412
	2042	0.0	2	3	70.3%	3	70.3%	0.398
	2043	0.0	1	2	70.3%	2	70.3%	0.385
	2044	0.0	0	1	70.3%	1	70.3%	0.372
	2045	0.0	0	0	0.0%	0	0.0%	0.359
Accumulated Value - Historical			140,362	216,807	64.7%	216,807	64.7%	
Present Value - Future			49,810	68,329	72.9%	68,329	72.9%	
Lifetime Total			190,172	285,136	66.7%	285,136	66.7%	

# Exhibit 4 - Loss Ratio Projection

Rhode Island - 1990 Plan D

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.1	0	219	0.0%	219	0.0%	2.225
	1993	1.7	1,341	1,489	90.1%	1,489	90.1%	2.150
	1994	4.6	940	3,805	24.7%	3,805	24.7%	2.077
	1995	5.0	112	3,871	2.9%	3,871	2.9%	2.007
	1996	5.5	2,722	4,537	60.0%	4,537	60.0%	1.939
	1997	11.0	6,163	8,864	69.5%	8,864	69.5%	1.874
	1998	16.2	4,557	12,861	35.4%	12,861	35.4%	1.810
	1999	21.1	27,310	19,289	141.6%	19,289	141.6%	1.749
	2000	39.2	36,952	37,101	99.6%	37,101	99.6%	1.690
	2001	42.7	31,642	44,098	71.8%	44,098	71.8%	1.633
	2002	29.5	40,478	39,124	103.5%	39,124	103.5%	1.577
	2003	24.4	21,796	41,964	51.9%	41,964	51.9%	1.524
	2004	22.5	17,762	42,024	42.3%	42,024	42.3%	1.473
	2005	24.0	17,447	40,163	43.4%	40,163	43.4%	1.423
	2006	24.2	29,471	40,924	72.0%	40,924	72.0%	1.375
	2007	23.3	22,211	40,528	54.8%	40,528	54.8%	1.328
	2008	22.5	29,013	39,917	72.7%	39,917	72.7%	1.283
	2009	19.8	27,624	36,344	76.0%	36,344	76.0%	1.240
	2010	18.6	7,558	37,348	20.2%	37,348	20.2%	1.198
	2011	16.7	17,731	35,095	50.5%	35,095	50.5%	1.157
	2012	16.0	15,241	34,680	43.9%	34,680	43.9%	1.118
	2013	16.0	20,077	36,605	54.8%	36,605	54.8%	1.080
	2014	15.0	20,296	34,939	58.1%	34,939	58.1%	1.044
	2015 Q1-Q3	11.3	10,816	26,694	40.5%	26,694	40.5%	1.013
<i>Projected</i>	2015 Q4	3.7	7,139	8,839	80.8%	8,839	80.8%	0.996
	2016	14.1	29,616	33,696	87.9%	36,305	81.6%	0.975
	2017	12.9	28,456	31,519	90.3%	34,671	82.1%	0.942
	2018	11.8	27,239	29,825	91.3%	32,808	83.0%	0.910
	2019	10.7	25,939	28,150	92.1%	30,966	83.8%	0.879
	2020	9.6	24,374	26,176	93.1%	28,794	84.7%	0.849
	2021	8.5	22,631	23,931	94.6%	26,324	86.0%	0.821
	2022	7.5	20,806	21,701	95.9%	23,871	87.2%	0.793
	2023	6.6	18,948	19,526	97.0%	21,478	88.2%	0.766
	2024	5.7	17,022	17,385	97.9%	19,124	89.0%	0.740
	2025	4.8	14,932	15,184	98.3%	16,702	89.4%	0.715
	2026	4.0	12,782	12,968	98.6%	14,265	89.6%	0.691
	2027	3.3	10,854	11,021	98.5%	12,123	89.5%	0.667
	2028	2.8	9,247	9,383	98.6%	10,321	89.6%	0.645
	2029	2.3	7,880	7,962	99.0%	8,758	90.0%	0.623
	2030	1.9	6,678	6,736	99.1%	7,409	90.1%	0.602
	2031	1.5	5,598	5,641	99.2%	6,206	90.2%	0.582
	2032	1.2	4,676	4,713	99.2%	5,184	90.2%	0.562
	2033	1.0	3,832	3,869	99.1%	4,256	90.1%	0.543
	2034	0.8	3,058	3,086	99.1%	3,394	90.1%	0.525
	2035	0.6	2,384	2,399	99.4%	2,639	90.3%	0.507
	2036	0.4	1,762	1,770	99.5%	1,947	90.5%	0.490
	2037	0.3	1,232	1,244	99.1%	1,368	90.1%	0.473
	2038	0.2	855	869	98.4%	956	89.4%	0.457
	2039	0.1	618	632	97.8%	695	88.9%	0.442
	2040	0.1	462	475	97.3%	523	88.4%	0.427
	2041	0.1	337	349	96.3%	384	87.6%	0.412
	2042	0.0	233	246	94.7%	271	86.1%	0.398
	2043	0.0	168	180	93.3%	198	84.8%	0.385
	2044	0.0	110	119	92.5%	131	84.1%	0.372
	2045	0.0	59	64	92.4%	70	84.0%	0.359
Accumulated Value - Historical			582,005	914,756	63.6%	914,756	63.6%	
Present Value - Future			248,310	265,906	93.4%	290,874	85.4%	
Lifetime Total			830,315	1,180,662	70.3%	1,205,631	68.9%	

# Exhibit 4 - Loss Ratio Projection

Rhode Island - 1990 Plan F

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.225
	1993	0.0	0	0	0.0%	0	0.0%	2.150
	1994	0.0	0	0	0.0%	0	0.0%	2.077
	1995	4.6	602	4,883	12.3%	4,883	12.3%	2.007
	1996	12.2	5,183	11,922	43.5%	11,922	43.5%	1.939
	1997	17.1	18,778	16,644	112.8%	16,644	112.8%	1.874
	1998	34.2	20,705	33,888	61.1%	33,888	61.1%	1.810
	1999	49.1	41,430	54,819	75.6%	54,819	75.6%	1.749
	2000	109.4	89,730	125,193	71.7%	125,193	71.7%	1.690
	2001	134.4	120,188	165,004	72.8%	165,004	72.8%	1.633
	2002	103.4	94,723	158,265	59.9%	158,265	59.9%	1.577
	2003	94.5	70,083	185,231	37.8%	185,231	37.8%	1.524
	2004	90.3	72,974	188,341	38.7%	188,341	38.7%	1.473
	2005	97.3	98,021	172,552	56.8%	172,552	56.8%	1.423
	2006	126.0	146,057	201,061	72.6%	201,061	72.6%	1.375
	2007	159.9	225,297	256,105	88.0%	256,105	88.0%	1.328
	2008	179.8	243,347	294,370	82.7%	294,370	82.7%	1.283
	2009	204.4	304,007	345,016	88.1%	345,016	88.1%	1.240
	2010	232.3	301,263	411,999	73.1%	411,999	73.1%	1.198
	2011	224.1	405,542	432,921	93.7%	432,921	93.7%	1.157
	2012	217.5	346,553	443,962	78.1%	443,962	78.1%	1.118
	2013	210.5	372,986	447,097	83.4%	447,097	83.4%	1.080
	2014	201.1	370,613	444,137	83.4%	444,137	83.4%	1.044
	2015 Q1-Q3	140.8	224,912	316,518	71.1%	316,518	71.1%	1.013
<i>Projected</i>	2015 Q4	46.1	78,152	104,024	75.1%	104,024	75.1%	0.996
	2016	177.8	332,153	405,693	81.9%	438,518	75.7%	0.975
	2017	167.2	330,467	394,252	83.8%	433,677	76.2%	0.942
	2018	156.9	327,932	387,212	84.7%	425,934	77.0%	0.910
	2019	146.9	324,394	379,263	85.5%	417,189	77.8%	0.879
	2020	136.8	318,620	368,515	86.5%	405,366	78.6%	0.849
	2021	126.6	310,884	356,204	87.3%	391,825	79.3%	0.821
	2022	116.8	302,174	343,741	87.9%	378,115	79.9%	0.793
	2023	107.4	292,172	329,631	88.6%	362,594	80.6%	0.766
	2024	98.1	280,471	313,485	89.5%	344,833	81.3%	0.740
	2025	88.6	265,635	294,277	90.3%	323,704	82.1%	0.715
	2026	79.3	249,238	274,028	91.0%	301,430	82.7%	0.691
	2027	70.7	232,581	254,235	91.5%	279,658	83.2%	0.667
	2028	62.6	215,214	233,720	92.1%	257,092	83.7%	0.645
	2029	54.9	197,142	212,366	92.8%	233,603	84.4%	0.623
	2030	47.5	178,278	189,892	93.9%	208,881	85.3%	0.602
	2031	40.7	159,244	167,566	95.0%	184,322	86.4%	0.582
	2032	34.6	140,919	146,820	96.0%	161,502	87.3%	0.562
	2033	29.2	123,431	127,630	96.7%	140,393	87.9%	0.543
	2034	24.4	106,787	109,969	97.1%	120,966	88.3%	0.525
	2035	20.0	90,058	92,817	97.0%	102,099	88.2%	0.507
	2036	16.0	74,020	76,318	97.0%	83,950	88.2%	0.490
	2037	12.7	60,399	62,312	96.9%	68,543	88.1%	0.473
	2038	10.0	49,275	50,860	96.9%	55,946	88.1%	0.457
	2039	7.9	39,908	41,218	96.8%	45,340	88.0%	0.442
	2040	6.1	31,958	33,021	96.8%	36,323	88.0%	0.427
	2041	4.7	25,345	26,185	96.8%	28,804	88.0%	0.412
	2042	3.6	19,970	20,639	96.8%	22,703	88.0%	0.398
	2043	2.7	15,439	15,985	96.6%	17,583	87.8%	0.385
	2044	2.0	11,610	12,061	96.3%	13,267	87.5%	0.372
	2045	1.4	8,426	8,793	95.8%	9,672	87.1%	0.359
Accumulated Value - Historical			4,432,186	5,937,644	74.6%	5,937,644	74.6%	
Present Value - Future			3,869,935	4,394,104	88.1%	4,815,610	80.4%	
Lifetime Total			8,302,121	10,331,748	80.4%	10,753,254	77.2%	

# Exhibit 4 - Loss Ratio Projection

Rhode Island - 1990 Plan G

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.1	0	655	0.0%	655	0.0%	2.225
	1993	6.5	562	5,860	9.6%	5,860	9.6%	2.150
	1994	17.7	6,257	15,443	40.5%	15,443	40.5%	2.077
	1995	19.6	17,581	17,844	98.5%	17,844	98.5%	2.007
	1996	18.5	7,424	17,734	41.9%	17,734	41.9%	1.939
	1997	17.9	9,148	16,423	55.7%	16,423	55.7%	1.874
	1998	20.6	11,637	19,624	59.3%	19,624	59.3%	1.810
	1999	21.2	19,974	21,361	93.5%	21,361	93.5%	1.749
	2000	32.6	29,413	32,381	90.8%	32,381	90.8%	1.690
	2001	60.8	58,797	63,521	92.6%	63,521	92.6%	1.633
	2002	31.8	30,550	46,334	65.9%	46,334	65.9%	1.577
	2003	29.5	51,735	53,430	96.8%	53,430	96.8%	1.524
	2004	28.5	47,382	55,258	85.7%	55,258	85.7%	1.473
	2005	30.5	33,443	50,197	66.6%	50,197	66.6%	1.423
	2006	31.7	64,643	51,657	125.1%	51,657	125.1%	1.375
	2007	30.0	36,642	51,447	71.2%	51,447	71.2%	1.328
	2008	29.4	29,958	54,747	54.7%	54,747	54.7%	1.283
	2009	28.4	28,777	54,484	52.8%	54,484	52.8%	1.240
	2010	27.4	31,464	59,196	53.2%	59,196	53.2%	1.198
	2011	24.9	26,234	55,276	47.5%	55,276	47.5%	1.157
	2012	22.8	24,399	52,801	46.2%	52,801	46.2%	1.118
	2013	22.0	40,367	53,558	75.4%	53,558	75.4%	1.080
	2014	21.9	62,871	54,430	115.5%	54,430	115.5%	1.044
	2015 Q1-Q3	15.8	33,463	38,563	86.8%	38,563	86.8%	1.013
<i>Projected</i>	2015 Q4	5.2	10,228	12,988	78.8%	12,988	78.8%	0.996
	2016	19.7	42,223	49,401	85.5%	53,237	79.3%	0.975
	2017	17.9	40,029	45,813	87.4%	50,394	79.4%	0.942
	2018	16.1	37,656	42,545	88.5%	46,800	80.5%	0.910
	2019	14.5	35,328	39,487	89.5%	43,436	81.3%	0.879
	2020	12.9	32,852	36,469	90.1%	40,115	81.9%	0.849
	2021	11.4	30,236	33,363	90.6%	36,699	82.4%	0.821
	2022	10.1	27,700	30,429	91.0%	33,472	82.8%	0.793
	2023	8.8	25,240	27,432	92.0%	30,175	83.6%	0.766
	2024	7.6	22,903	24,535	93.3%	26,988	84.9%	0.740
	2025	6.6	20,568	21,787	94.4%	23,966	85.8%	0.715
	2026	5.6	18,102	19,017	95.2%	20,919	86.5%	0.691
	2027	4.7	15,638	16,364	95.6%	18,000	86.9%	0.667
	2028	3.8	13,119	13,697	95.8%	15,067	87.1%	0.645
	2029	3.1	10,792	11,227	96.1%	12,350	87.4%	0.623
	2030	2.5	8,846	9,195	96.2%	10,114	87.5%	0.602
	2031	1.9	7,157	7,438	96.2%	8,182	87.5%	0.582
	2032	1.5	5,751	5,977	96.2%	6,575	87.5%	0.562
	2033	1.2	4,643	4,824	96.2%	5,306	87.5%	0.543
	2034	0.9	3,779	3,926	96.3%	4,318	87.5%	0.525
	2035	0.8	3,093	3,213	96.3%	3,534	87.5%	0.507
	2036	0.6	2,476	2,573	96.2%	2,830	87.5%	0.490
	2037	0.4	1,887	1,972	95.7%	2,170	87.0%	0.473
	2038	0.3	1,370	1,442	95.0%	1,587	86.4%	0.457
	2039	0.2	901	947	95.1%	1,042	86.5%	0.442
	2040	0.1	543	567	95.8%	624	87.1%	0.427
	2041	0.1	320	332	96.3%	365	87.6%	0.412
	2042	0.0	174	181	96.3%	199	87.6%	0.398
	2043	0.0	95	99	96.3%	108	87.6%	0.385
	2044	0.0	52	54	96.3%	59	87.6%	0.372
	2045	0.0	28	29	96.3%	32	87.6%	0.359
Accumulated Value - Historical			977,263	1,310,574	74.6%	1,310,574	74.6%	
Present Value - Future			340,541	378,052	90.1%	413,488	82.4%	
Lifetime Total			1,317,804	1,688,626	78.0%	1,724,062	76.4%	



**USAA Life Insurance Company**  
**Actuarial Memorandum**  
Rhode Island - 2010 Plans

**Purpose and Scope of Filing**

The purpose of this filing is to demonstrate loss ratio compliance and to request approval for the proposed rate revisions. This rate filing is not intended to be used for other purposes. The requested rate revisions shown below are proposed in order to meet the minimum loss ratio requirements of the state as well as to achieve USAA's target loss ratio.

2010 Plan A: -17.0% (Ages 65+)  
2010 Plan F: 9.0% (Ages 65+)  
2010 Plan N: 8.0% (Ages 65+)

**General Description of Policy and Benefits**

<u>Issuer Name</u>	USAA Life Insurance Company
<u>Form Number(s)</u>	The following are addressed by this filing:  2010 Plan A: MSM91984ST 06-10 2010 Plan F: MSM91985ST 06-10 2010 Plan N: MSM97660RI 08-12
<u>Policy Type</u>	Standardized Individual Medicare Supplement
<u>Benefit Description</u>	These policy forms contain the NAIC prescribed standardized benefit packages with no new or innovative benefits.
<u>Renewal Provision</u>	These policy forms are guaranteed renewable for life, subject to the Company's right to change premiums by class.
<u>Marketing Method</u>	Active policy forms are marketed using captive, salaried and licensed agents who interact with consumers primarily by telephone, mail or internet. Our agents are dedicated salaried employees who do not receive any commission.
<u>Open or Closed Block?</u>	This is an open block.
<u>Underwriting Method</u>	<p>The majority of policies sold do not undergo underwriting for one of the following reasons:</p> <ul style="list-style-type: none"><li>• Policies sold within six months of a beneficiary enrolling in Medicare Part B are not subject to underwriting.</li><li>• Policies sold to beneficiaries who are eligible under guarantee issue regulations are not underwritten.</li><li>• Policies issued to disabled lives under the age of 65 during open enrollment period or eligible under guarantee issue regulations are not underwritten if the state requires coverage of these lives.</li></ul> <p>This policy uses limited underwriting when none of the conditions stated above apply. All underwriting questions require a yes/no response.</p> <p>All applicants are allocated to the smoker or non-smoker class dependent upon their answer to the application's smoking question.</p>

## USAA Life Insurance Company

### Pre-Existing Condition Exclusion

The Medicare Supplement policies we offer do not contain nor do we apply any pre-existing condition limitations/exclusions.

### Issue-Age Limits

Over age 64

### Premium Basis

Premiums vary based upon smoking status as well as attained age.

## **Methodology and Assumptions Used to Determine Rates**

### General Method

Using the assumptions discussed below, 30 year projections of earned premiums and incurred claims were developed and used to determine the expected future loss ratio, lifetime loss ratio, and third year durational loss ratio. Rates were set such that each of these loss ratios satisfy the minimum requirements of your state, unless noted otherwise.

### Provision for Trend

- The claim trend assumption was developed by taking the ratio of incurred claim costs PMPM for a recent 12 month period to incurred claim costs PMPM for the 12 month period ending 12 months earlier (the incurred claim costs for the most recent 24 months include an estimate for IBNR). Because the Part B deductible has not changed since 2013, the trend assumption was adjusted for the 2016 Part B deductible change and expected increases thereafter. The resulting assumption:

	2016	2017+
Plans A, B, D, G, N	2.6%	2.6%
Plans C, F	3.6%	3.0%

- The premium trend assumption is set equal to the claim trend assumption for 2017+. For 2016, the premium trend is set to zero and is instead reflected in the proposed rate changes.

### Provision for Aging

- Claim aging is incorporated using the claim aging implied under the internally developed manual claim cost assumption, as described in the 'Morbidity Assumption' section below.
- Premium aging is based upon the current premium schedule.

### Provision for Wear-Off of Selection

No selection wear-off is assumed.

### Future Rate Revisions

The proposed rate changes are assumed to be implemented 4/1/2016.

### Commissions

None. USAA does not pay any commissions. All sales are made through dedicated salaried employees.

### Lapse Rate Assumption

The experience for the period from 2005 to 2014 was analyzed to develop the combined lapse and mortality assumption. The combined lapse and mortality assumption is based on attained age and it is shown in the table below.

Attained Age	Combined Lapse and Mortality
0 - 64	6.75%
65 - 69	4.45%
70 - 74	4.70%
75 - 79	5.30%
80 - 84	7.50%
85 - 89	11.55%
90 - 100	19.30%
101 - 109	46.85%
110	100.00%

## USAA Life Insurance Company

### Morbidity Assumption

Manual claim costs by gender and attained age were determined based on nationwide claims experience from 2014.

A credibility weighted location factor by state is used in combination with the manual claim cost to determine the manual rate by state.

To determine the projection basis, the actual experience from the past 12 months is credibility weighted against the manual rate by state.

The credibility method used is the same as the CMS suggested credibility method for Medicare Advantage.

Z: Credibility applied to historical experience

$N_p$ : Member months of historical experience available

$N_F$ : Member months of historical experience needed for full credibility (24,000)

$$Z = \begin{cases} 0\% , & N_p \leq 0.20^2 * N_F \\ \sqrt{N_p/N_F} , & 0.20^2 * N_F < N_p < 0.90^2 * N_F \\ 100\% , & N_p \geq 0.90^2 * N_F \end{cases}$$

### Interest Rate Assumption

The interest rate used for purposes of computing present values is 3.5%.

### Pre-Funding

Pre-funding is not applicable for attained age rates.

## Rates and Rating Factors

### Rating Factors

Rates are 10% higher for members that indicate on the application that they smoke.

### Current Rates

The current rates and average annualized premium in-force are shown in the attached current rate schedule.

### Proposed Rates

The proposed rates and corresponding average annualized premium in-force are shown in the attached proposed rate schedule.

### Rate Change History

Rate changes implemented during the last five years are shown in Exhibit 1.

## In-Force Counts Since Inception

Life years exposed by calendar year and plan for both Rhode Island and nationwide through 9/30/2015 are shown in Exhibit 2.

## Historical Incurred Claims and Earned Premium

Historical experience by calendar year, duration, and plan for both Rhode Island and nationwide through 9/30/2015 are shown in Exhibit 3. Incurred claims for the most recent 24 months include an estimate for IBNR.

## USAA Life Insurance Company

### Loss Ratio Projection

#### Definition of Loss Ratio

The loss ratio is calculated as incurred claims divided by earned premiums.

- Incurred claims include only paid claims and liabilities for unpaid claims.
- Earned premiums include modal loadings.
- Active life reserves are excluded from the calculation.

#### Current Target Lifetime Loss Ratio

77%

#### Minimum Required Loss Ratio

65% (3rd Year, Future, and Lifetime)

#### Base Period

Actual experience for Rhode Island is from the 12 month period 10/1/2014 to 9/30/2015. The manual rate is based upon nationwide experience for 1/1/2014 to 12/31/2014 trended forward to the same period as the actual experience.

#### Projection Period Start Date

10/1/2015

#### Experience Basis

State and national data was used to develop the projections. Incurred claims for the most recent 24 months include an estimate for IBNR.

#### Methods and Assumptions

The method and assumptions used to develop the loss ratio projections are the same as those used to determine rates.

#### Projections

The resulting loss ratio projections can be found in Exhibit 4. Projected durational loss ratios are reported in Exhibit 5.

## USAA Life Insurance Company

### Loss Ratio Demonstration

#### Loss Ratio Tests

	Projected Loss Ratios			Exceeds 65% Minimum?		
	3rd Year	Future	Lifetime	3rd Year	Future	Lifetime
2010 Plan A	73.9%	76.7%	76.7%	Y	Y	Y
2010 Plan F	73.6%	77.7%	76.6%	Y	Y	Y
2010 Plan N	73.1%	77.1%	76.5%	Y	Y	Y

#### Comments

All plans comply with the requirement to meet or exceed the minimum loss ratio of 65%.

## USAA Life Insurance Company

### Actuarial Certification

I, Christopher Pailles, am Associate Life Actuary for USAA Life Insurance Company. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I hereby certify that, to the best of my knowledge and judgment, the following items are true with respect to the filing:

- The assumptions present my best judgment as to the expected value for each assumption and are consistent with USAA's business plan at the time of the filing.
- Unless noted in the Actuarial Memorandum, the anticipated lifetime loss ratio, future loss ratios, and third-year loss ratio all exceed the applicable ratio.
- The filed rates maintain the proper relationship between policies that had different rating methodologies.
- The filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board.
- The filing is in compliance with applicable laws and regulations in the state.
- The rates are reasonable in relationship to the benefits, adequate, and equitable.



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Christopher J. Pailles, ASA, CERA, MAAA  
Associate Life Actuary  
USAA Life Insurance Company  
9800 Fredericksburg Rd, San Antonio, TX 78288  
210-498-5542

\_\_\_\_\_  
12/7/2015

Date

**Exhibit 1**  
**Rate Change History**

**Rhode Island**  
**2010 Plan A (Attained Age)**  
**Policy Form(s): MSM91984ST 06-10**  
**Rate Change Percentages for Prior 5 Years**

<b>Age</b>	<b><u>2011 Rate Changes</u></b>			<b><u>2012 Rate Changes</u></b>			<b><u>2013 Rate Changes</u></b>			<b><u>2014 Rate Changes</u></b>			<b><u>2015 Rate Changes</u></b>		
	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>
65	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
66	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
67	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
68	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
69	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
70	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
71	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
72	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
73	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
74	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
75	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
76	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
77	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
78	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
79	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
80	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
81	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
82	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
83	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
84	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
85+	10.0%	10.0%	6/1/2011	3.0%	3.0%	6/1/2012	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 1**  
**Rate Change History**

**Rhode Island**  
**2010 Plan F (Attained Age)**  
**Policy Form(s): MSM91985ST 06-10**  
**Rate Change Percentages for Prior 5 Years**

<b>Age</b>	<b><u>2011 Rate Changes</u></b>			<b><u>2012 Rate Changes</u></b>			<b><u>2013 Rate Changes</u></b>			<b><u>2014 Rate Changes</u></b>			<b><u>2015 Rate Changes</u></b>		
	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>	<b>Non-Smoker</b>	<b>Smoker</b>	<b>Effective Date</b>
65	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
66	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
67	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
68	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
69	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
70	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
71	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
72	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
73	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
74	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
75	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
76	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
77	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
78	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
79	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
80	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
81	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
82	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
83	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
84	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-
85+	8.8%	8.8%	6/1/2011	0.0%	0.0%	-	4.4%	4.4%	6/1/2013	0.0%	0.0%	-	0.0%	0.0%	-



**Exhibit 1  
Rate Change History**

**Rhode Island  
2010 Plan N (Attained Age)  
Policy Form(s): MSM97660RI 08-12  
Rate Change Percentages for Prior 5 Years**

<u>Age</u>	<u>2011 Rate Changes</u>			<u>2012 Rate Changes</u>			<u>2013 Rate Changes</u>			<u>2014 Rate Changes</u>			<u>2015 Rate Changes</u>		
	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Effective Date</u>
65	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
66	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
67	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
68	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
69	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
70	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
71	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
72	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
73	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
74	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
75	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
76	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
77	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
78	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
79	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
80	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
81	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
82	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
83	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
84	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
85+	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-

**Exhibit 2 - Life Years Exposed through 9/30/2015**

Rhode Island - 2010 Plans

<b>Calendar Year</b>	<b>Rhode Island</b>			<b>Nationwide</b>		
	<b><u>Plan A</u></b>	<b><u>Plan F</u></b>	<b><u>Plan N</u></b>	<b><u>Plan A</u></b>	<b><u>Plan F</u></b>	<b><u>Plan N</u></b>
<b>2010</b>	0	12	0	19	1,202	0
<b>2011</b>	0	74	0	132	9,842	0
<b>2012</b>	0	136	0	237	19,115	0
<b>2013</b>	0	186	0	289	29,432	281
<b>2014</b>	0	238	6	326	42,104	2,169
<b>2015</b>	0	221	12	275	42,012	3,514

### Exhibit 3 - Historical Experience by Duration through 9/30/15

Rhode Island - 2010 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
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**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 2010 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2010	1	17,892	21,562	120.5%
2010	Total	17,892	21,562	120.5%
2011	1	104,315	71,424	68.5%
2011	2	18,585	7,722	41.5%
2011	Total	122,901	79,146	64.4%
2012	1	104,966	66,866	63.7%
2012	2	109,911	80,322	73.1%
2012	3	18,803	7,481	39.8%
2012	Total	233,681	154,669	66.2%
2013	1	93,991	45,862	48.8%
2013	2	110,305	66,643	60.4%
2013	3	110,728	81,327	73.4%
2013	4	19,350	9,333	48.2%
2013	Total	334,375	203,165	60.8%
2014	1	104,827	94,994	90.6%
2014	2	95,548	69,134	72.4%
2014	3	105,476	86,333	81.9%
2014	4	114,817	77,532	67.5%
2014	5	19,547	15,466	79.1%
2014	Total	440,215	343,460	78.0%
2015	1	102,037	81,813	80.2%
2015	2	73,477	41,905	57.0%
2015	3	71,527	44,905	62.8%
2015	4	79,674	46,102	57.9%
2015	5	84,508	81,420	96.3%
2015	6	6,956	5,574	80.1%
2015	Total	418,180	301,718	72.2%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Rhode Island - 2010 Plan N

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2014	1	8,738	11,552	132.2%
2014	Total	8,738	11,552	132.2%
2015	1	11,046	1,790	16.2%
2015	2	5,428	3,395	62.5%
2015	Total	16,474	5,185	31.5%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 2010 Plan A

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2010	1	25,208	67,403	267.4%
2010	Total	25,208	67,403	267.4%
2011	1	198,726	490,840	247.0%
2011	2	23,028	43,005	186.7%
2011	Total	221,754	533,844	240.7%
2012	1	293,507	679,162	231.4%
2012	2	184,700	424,584	229.9%
2012	3	22,554	34,606	153.4%
2012	Total	500,760	1,138,352	227.3%
2013	1	188,769	492,795	261.1%
2013	2	262,532	552,649	210.5%
2013	3	178,087	337,010	189.2%
2013	4	23,967	44,636	186.2%
2013	Total	653,355	1,427,090	218.4%
2014	1	253,078	662,652	261.8%
2014	2	163,690	372,012	227.3%
2014	3	218,702	466,874	213.5%
2014	4	148,541	246,572	166.0%
2014	5	19,909	37,688	189.3%
2014	Total	803,919	1,785,797	222.1%
2015	1	183,088	369,341	201.7%
2015	2	157,775	406,171	257.4%
2015	3	98,172	197,336	201.0%
2015	4	155,681	285,924	183.7%
2015	5	86,614	153,814	177.6%
2015	6	6,939	19,830	285.8%
2015	Total	688,269	1,432,416	208.1%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 2010 Plan F

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2010	1	2,060,880	1,556,720	75.5%
2010	Total	2,060,880	1,556,720	75.5%
2011	1	16,129,025	12,001,316	74.4%
2011	2	2,143,861	1,352,353	63.1%
2011	Total	18,272,886	13,353,669	73.1%
2012	1	18,915,754	13,929,498	73.6%
2012	2	16,262,243	11,260,013	69.2%
2012	3	2,091,689	1,355,064	64.8%
2012	Total	37,269,686	26,544,575	71.2%
2013	1	21,913,141	16,241,041	74.1%
2013	2	18,428,572	12,881,652	69.9%
2013	3	16,003,009	11,120,851	69.5%
2013	4	2,117,193	1,397,125	66.0%
2013	Total	58,461,915	41,640,668	71.2%
2014	1	27,698,733	20,622,825	74.5%
2014	2	21,207,051	15,490,057	73.0%
2014	3	17,944,932	12,727,291	70.9%
2014	4	15,734,798	11,140,761	70.8%
2014	5	2,047,392	1,328,885	64.9%
2014	Total	84,632,907	61,309,818	72.4%
2015	1	24,638,721	19,181,862	77.9%
2015	2	19,747,235	15,058,673	76.3%
2015	3	15,239,643	11,792,404	77.4%
2015	4	13,142,341	9,948,675	75.7%
2015	5	10,993,529	8,240,683	75.0%
2015	6	647,197	417,960	64.6%
2015	Total	84,408,667	64,640,257	76.6%

**Exhibit 3 - Historical Experience by Duration through 9/30/15**

Nationwide - 2010 Plan N

Calendar Year	Duration	Earned Premium	Incurred Claims	Loss Ratio
2013	1	389,593	234,226	60.1%
2013	Total	389,593	234,226	60.1%
2014	1	2,653,286	1,652,792	62.3%
2014	2	371,649	206,485	55.6%
2014	Total	3,024,935	1,859,276	61.5%
2015	1	2,952,080	1,964,394	66.5%
2015	2	1,813,479	1,235,415	68.1%
2015	3	127,925	82,781	64.7%
2015	Total	4,893,484	3,282,590	67.1%



# Exhibit 4 - Loss Ratio Projection (Based Upon New Business Assumption)

Rhode Island - 2010 Plan A

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.225
	1993	0.0	0	0	0.0%	0	0.0%	2.150
	1994	0.0	0	0	0.0%	0	0.0%	2.077
	1995	0.0	0	0	0.0%	0	0.0%	2.007
	1996	0.0	0	0	0.0%	0	0.0%	1.939
	1997	0.0	0	0	0.0%	0	0.0%	1.874
	1998	0.0	0	0	0.0%	0	0.0%	1.810
	1999	0.0	0	0	0.0%	0	0.0%	1.749
	2000	0.0	0	0	0.0%	0	0.0%	1.690
	2001	0.0	0	0	0.0%	0	0.0%	1.633
	2002	0.0	0	0	0.0%	0	0.0%	1.577
	2003	0.0	0	0	0.0%	0	0.0%	1.524
	2004	0.0	0	0	0.0%	0	0.0%	1.473
	2005	0.0	0	0	0.0%	0	0.0%	1.423
	2006	0.0	0	0	0.0%	0	0.0%	1.375
	2007	0.0	0	0	0.0%	0	0.0%	1.328
	2008	0.0	0	0	0.0%	0	0.0%	1.283
	2009	0.0	0	0	0.0%	0	0.0%	1.240
	2010	0.0	0	0	0.0%	0	0.0%	1.198
	2011	0.0	0	0	0.0%	0	0.0%	1.157
	2012	0.0	0	0	0.0%	0	0.0%	1.118
	2013	0.0	0	0	0.0%	0	0.0%	1.080
	2014	0.0	0	0	0.0%	0	0.0%	1.044
	2015 Q1-Q3	0.0	0	0	0.0%	0	0.0%	1.013
<i>Projected</i>	2015 Q4	0.2	224	391	57.3%	391	57.3%	0.996
	2016	1.0	927	1,548	59.9%	1,360	68.2%	0.975
	2017	0.9	939	1,538	61.1%	1,277	73.6%	0.942
	2018	0.9	950	1,545	61.5%	1,282	74.0%	0.910
	2019	0.8	956	1,546	61.9%	1,283	74.5%	0.879
	2020	0.8	959	1,542	62.2%	1,280	74.9%	0.849
	2021	0.7	961	1,540	62.4%	1,278	75.1%	0.821
	2022	0.7	962	1,538	62.5%	1,276	75.4%	0.793
	2023	0.7	963	1,531	62.9%	1,271	75.7%	0.766
	2024	0.6	957	1,511	63.3%	1,254	76.3%	0.740
	2025	0.6	944	1,481	63.8%	1,229	76.9%	0.715
	2026	0.6	930	1,450	64.2%	1,204	77.3%	0.691
	2027	0.5	917	1,422	64.5%	1,180	77.7%	0.667
	2028	0.5	903	1,394	64.8%	1,157	78.1%	0.645
	2029	0.5	882	1,354	65.2%	1,123	78.5%	0.623
	2030	0.4	849	1,292	65.7%	1,072	79.2%	0.602
	2031	0.4	811	1,222	66.3%	1,015	79.9%	0.582
	2032	0.3	776	1,159	66.9%	962	80.6%	0.562
	2033	0.3	742	1,101	67.4%	914	81.2%	0.543
	2034	0.3	703	1,037	67.8%	861	81.7%	0.525
	2035	0.3	651	948	68.6%	787	82.7%	0.507
	2036	0.2	591	846	69.9%	702	84.2%	0.490
	2037	0.2	539	756	71.3%	627	85.8%	0.473
	2038	0.2	491	676	72.6%	561	87.5%	0.457
	2039	0.1	447	606	73.7%	503	88.8%	0.442
	2040	0.1	385	523	73.7%	434	88.8%	0.427
	2041	0.1	317	431	73.7%	357	88.8%	0.412
	2042	0.1	262	355	73.7%	295	88.8%	0.398
	2043	0.1	216	293	73.7%	244	88.8%	0.385
	2044	0.1	179	243	73.7%	201	88.8%	0.372
	2045	0.0	146	197	73.7%	164	88.8%	0.359
Accumulated Value - Historical			0	0	0.0%	0	0.0%	
Present Value - Future			14,677	22,874	64.2%	19,125	76.7%	
Lifetime Total			14,677	22,874	64.2%	19,125	76.7%	

# Exhibit 4 - Loss Ratio Projection

Rhode Island - 2010 Plan F

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.225
	1993	0.0	0	0	0.0%	0	0.0%	2.150
	1994	0.0	0	0	0.0%	0	0.0%	2.077
	1995	0.0	0	0	0.0%	0	0.0%	2.007
	1996	0.0	0	0	0.0%	0	0.0%	1.939
	1997	0.0	0	0	0.0%	0	0.0%	1.874
	1998	0.0	0	0	0.0%	0	0.0%	1.810
	1999	0.0	0	0	0.0%	0	0.0%	1.749
	2000	0.0	0	0	0.0%	0	0.0%	1.690
	2001	0.0	0	0	0.0%	0	0.0%	1.633
	2002	0.0	0	0	0.0%	0	0.0%	1.577
	2003	0.0	0	0	0.0%	0	0.0%	1.524
	2004	0.0	0	0	0.0%	0	0.0%	1.473
	2005	0.0	0	0	0.0%	0	0.0%	1.423
	2006	0.0	0	0	0.0%	0	0.0%	1.375
	2007	0.0	0	0	0.0%	0	0.0%	1.328
	2008	0.0	0	0	0.0%	0	0.0%	1.283
	2009	0.0	0	0	0.0%	0	0.0%	1.240
	2010	11.5	21,562	17,892	120.5%	17,892	120.5%	1.198
	2011	74.2	79,146	122,901	64.4%	122,901	64.4%	1.157
	2012	136.1	154,669	233,681	66.2%	233,681	66.2%	1.118
<i>Projected</i>	2013	185.9	203,166	334,375	60.8%	334,375	60.8%	1.080
	2014	238.3	343,460	440,215	78.0%	440,215	78.0%	1.044
	2015 Q1-Q3	221.2	301,718	418,180	72.2%	418,180	72.2%	1.013
	2015 Q4	76.3	105,174	145,440	72.3%	145,440	72.3%	0.996
	2016	296.0	453,613	575,280	78.9%	619,229	73.3%	0.975
	2017	281.8	460,415	572,789	80.4%	624,340	73.7%	0.942
	2018	268.2	466,627	577,548	80.8%	629,527	74.1%	0.910
	2019	254.8	471,663	581,038	81.2%	633,331	74.5%	0.879
	2020	241.5	475,106	582,814	81.5%	635,267	74.8%	0.849
	2021	228.6	477,178	582,792	81.9%	635,243	75.1%	0.821
	2022	216.1	478,416	581,426	82.3%	633,755	75.5%	0.793
	2023	204.1	478,507	578,387	82.7%	630,441	75.9%	0.766
	2024	191.9	476,023	571,813	83.2%	623,276	76.4%	0.740
	2025	179.4	470,582	561,265	83.8%	611,779	76.9%	0.715
	2026	167.1	463,245	548,715	84.4%	598,100	77.5%	0.691
	2027	155.5	454,982	535,353	85.0%	583,535	78.0%	0.667
	2028	144.3	445,494	519,946	85.7%	566,741	78.6%	0.645
	2029	132.6	431,698	498,430	86.6%	543,289	79.5%	0.623
	2030	120.4	412,614	470,830	87.6%	513,205	80.4%	0.602
	2031	108.7	391,523	442,152	88.5%	481,946	81.2%	0.582
	2032	97.9	370,437	414,070	89.5%	451,337	82.1%	0.562
	2033	87.8	348,381	384,814	90.5%	419,448	83.1%	0.543
	2034	77.3	321,139	350,175	91.7%	381,691	84.1%	0.525
	2035	66.7	290,036	311,591	93.1%	339,634	85.4%	0.507
	2036	57.3	260,684	275,643	94.6%	300,451	86.8%	0.490
	2037	49.1	233,283	243,197	95.9%	265,084	88.0%	0.473
	2038	41.7	206,216	212,456	97.1%	231,577	89.0%	0.457
	2039	34.6	177,384	181,792	97.6%	198,153	89.5%	0.442
	2040	28.1	148,686	152,060	97.8%	165,746	89.7%	0.427
	2041	22.6	123,179	125,802	97.9%	137,125	89.8%	0.412
	2042	18.0	101,314	103,535	97.9%	112,854	89.8%	0.398
	2043	14.4	83,265	85,229	97.7%	92,900	89.6%	0.385
	2044	11.5	68,449	70,126	97.6%	76,438	89.5%	0.372
	2045	9.0	55,177	56,432	97.8%	61,511	89.7%	0.359
Accumulated Value - Historical			1,174,105	1,669,458	70.3%	1,669,458	70.3%	
Present Value - Future			7,060,716	8,353,580	84.5%	9,084,742	77.7%	
Lifetime Total			8,234,822	10,023,038	82.2%	10,754,200	76.6%	

# Exhibit 4 - Loss Ratio Projection

Rhode Island - 2010 Plan N

	Calendar Year	Life Years Exposed	Incurred Claims	CURRENT RATES		PROPOSED RATES		Discount Factor
				Earned Premium	Loss Ratio	Earned Premium	Loss Ratio	
<i>Historical</i>	1992	0.0	0	0	0.0%	0	0.0%	2.225
	1993	0.0	0	0	0.0%	0	0.0%	2.150
	1994	0.0	0	0	0.0%	0	0.0%	2.077
	1995	0.0	0	0	0.0%	0	0.0%	2.007
	1996	0.0	0	0	0.0%	0	0.0%	1.939
	1997	0.0	0	0	0.0%	0	0.0%	1.874
	1998	0.0	0	0	0.0%	0	0.0%	1.810
	1999	0.0	0	0	0.0%	0	0.0%	1.749
	2000	0.0	0	0	0.0%	0	0.0%	1.690
	2001	0.0	0	0	0.0%	0	0.0%	1.633
	2002	0.0	0	0	0.0%	0	0.0%	1.577
	2003	0.0	0	0	0.0%	0	0.0%	1.524
	2004	0.0	0	0	0.0%	0	0.0%	1.473
	2005	0.0	0	0	0.0%	0	0.0%	1.423
	2006	0.0	0	0	0.0%	0	0.0%	1.375
	2007	0.0	0	0	0.0%	0	0.0%	1.328
	2008	0.0	0	0	0.0%	0	0.0%	1.283
	2009	0.0	0	0	0.0%	0	0.0%	1.240
	2010	0.0	0	0	0.0%	0	0.0%	1.198
	2011	0.0	0	0	0.0%	0	0.0%	1.157
	2012	0.0	0	0	0.0%	0	0.0%	1.118
	2013	0.0	0	0	0.0%	0	0.0%	1.080
	2014	6.3	11,552	8,738	132.2%	8,738	132.2%	1.044
	2015 Q1-Q3	11.8	5,185	16,474	31.5%	16,474	31.5%	1.013
<i>Projected</i>	2015 Q4	4.7	4,640	6,548	70.9%	6,548	70.9%	0.996
	2016	18.3	20,040	25,965	77.2%	27,763	72.2%	0.975
	2017	17.5	20,383	25,895	78.7%	27,967	72.9%	0.942
	2018	16.7	20,703	26,102	79.3%	28,191	73.4%	0.910
	2019	15.9	20,970	26,265	79.8%	28,366	73.9%	0.879
	2020	15.1	21,145	26,353	80.2%	28,461	74.3%	0.849
	2021	14.3	21,260	26,388	80.6%	28,499	74.6%	0.821
	2022	13.6	21,356	26,384	80.9%	28,495	74.9%	0.793
	2023	12.9	21,432	26,308	81.5%	28,413	75.4%	0.766
	2024	12.2	21,387	26,050	82.1%	28,134	76.0%	0.740
	2025	11.4	21,151	25,562	82.7%	27,607	76.6%	0.715
	2026	10.7	20,841	25,008	83.3%	27,008	77.2%	0.691
	2027	10.0	20,529	24,478	83.9%	26,436	77.7%	0.667
	2028	9.3	20,216	23,936	84.5%	25,851	78.2%	0.645
	2029	8.6	19,683	23,079	85.3%	24,925	79.0%	0.623
	2030	7.9	18,800	21,813	86.2%	23,558	79.8%	0.602
	2031	7.1	17,847	20,497	87.1%	22,137	80.6%	0.582
	2032	6.5	16,963	19,298	87.9%	20,842	81.4%	0.562
	2033	5.9	16,112	18,180	88.6%	19,634	82.1%	0.543
	2034	5.2	14,950	16,764	89.2%	18,105	82.6%	0.525
	2035	4.5	13,512	14,980	90.2%	16,178	83.5%	0.507
	2036	3.9	12,152	13,274	91.5%	14,336	84.8%	0.490
	2037	3.4	10,954	11,781	93.0%	12,723	86.1%	0.473
	2038	2.9	9,871	10,472	94.3%	11,309	87.3%	0.457
	2039	2.5	8,677	9,161	94.7%	9,894	87.7%	0.442
	2040	2.1	7,320	7,735	94.6%	8,354	87.6%	0.427
	2041	1.7	6,034	6,375	94.6%	6,885	87.6%	0.412
	2042	1.3	4,952	5,233	94.6%	5,651	87.6%	0.398
	2043	1.1	4,077	4,308	94.6%	4,652	87.6%	0.385
	2044	0.9	3,363	3,553	94.6%	3,837	87.6%	0.372
	2045	0.7	2,698	2,855	94.5%	3,083	87.5%	0.359
Accumulated Value - Historical			17,311	25,810	67.1%	25,810	67.1%	
Present Value - Future			319,245	384,221	83.1%	414,165	77.1%	
Lifetime Total			336,556	410,031	82.1%	439,975	76.5%	

**Exhibit 5 - Projected Durational Loss Ratios**

Rhode Island - 2010 Plans

<u>Duration</u>	<b>Current Rates</b>			<b>Proposed Rates</b>		
	<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>	<u>Plan A</u>	<u>Plan F</u>	<u>Plan N</u>
1	59.8%	78.0%	76.9%	70.9%	70.4%	70.1%
2	61.0%	79.7%	78.4%	73.5%	73.1%	72.6%
3	61.4%	80.2%	78.9%	73.9%	73.6%	73.1%
4	61.8%	80.7%	79.5%	74.4%	74.0%	73.6%
5	62.1%	81.2%	79.9%	74.8%	74.5%	74.0%
6	62.3%	81.4%	80.2%	75.1%	74.7%	74.3%
7	62.5%	81.6%	80.5%	75.3%	74.9%	74.6%
8	62.7%	82.0%	81.0%	75.6%	75.2%	75.0%
9	63.2%	82.6%	81.6%	76.1%	75.8%	75.6%
10	63.7%	83.2%	82.3%	76.7%	76.3%	76.2%
11	64.1%	83.7%	82.8%	77.2%	76.8%	76.7%
12	64.4%	84.1%	83.3%	77.6%	77.2%	77.1%
13	64.7%	84.5%	83.7%	77.9%	77.6%	77.5%
14	65.0%	84.9%	84.2%	78.3%	77.9%	78.0%
15	65.5%	85.7%	85.0%	79.0%	78.6%	78.7%
16	66.2%	86.5%	85.9%	79.7%	79.4%	79.5%
17	66.8%	87.3%	86.7%	80.5%	80.1%	80.2%
18	67.3%	88.0%	87.4%	81.1%	80.7%	80.9%
19	67.6%	88.3%	88.0%	81.4%	81.0%	81.5%
20	68.3%	89.3%	89.2%	82.3%	81.9%	82.6%
21	69.6%	91.0%	90.8%	83.8%	83.5%	84.1%
22	70.9%	92.7%	92.5%	85.4%	85.0%	85.6%
23	72.3%	94.5%	94.2%	87.1%	86.7%	87.2%
24	73.7%	96.3%	94.8%	88.8%	88.4%	87.7%
25	73.7%	96.3%	94.6%	88.8%	88.4%	87.6%
26	73.7%	96.3%	94.6%	88.8%	88.4%	87.6%
27	73.7%	96.3%	94.6%	88.8%	88.4%	87.6%
28	73.7%	96.3%	94.6%	88.8%	88.4%	87.6%
29	73.7%	96.3%	94.6%	88.8%	88.4%	87.6%
30	73.7%	96.3%	94.6%	88.8%	88.4%	87.6%